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OF THE

INSURANCE DEPARTMENT

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OF
MONTANA

For the Year Ended
December 31, 1945 ✓

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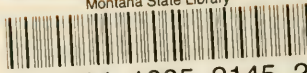
OFFICE OF THE STATE AUDITOR

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JOHN J. HOLMES

State Auditor and Commissioner of Insurance

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FORTIETH ANNUAL REPORT

STATE OF MONTANA

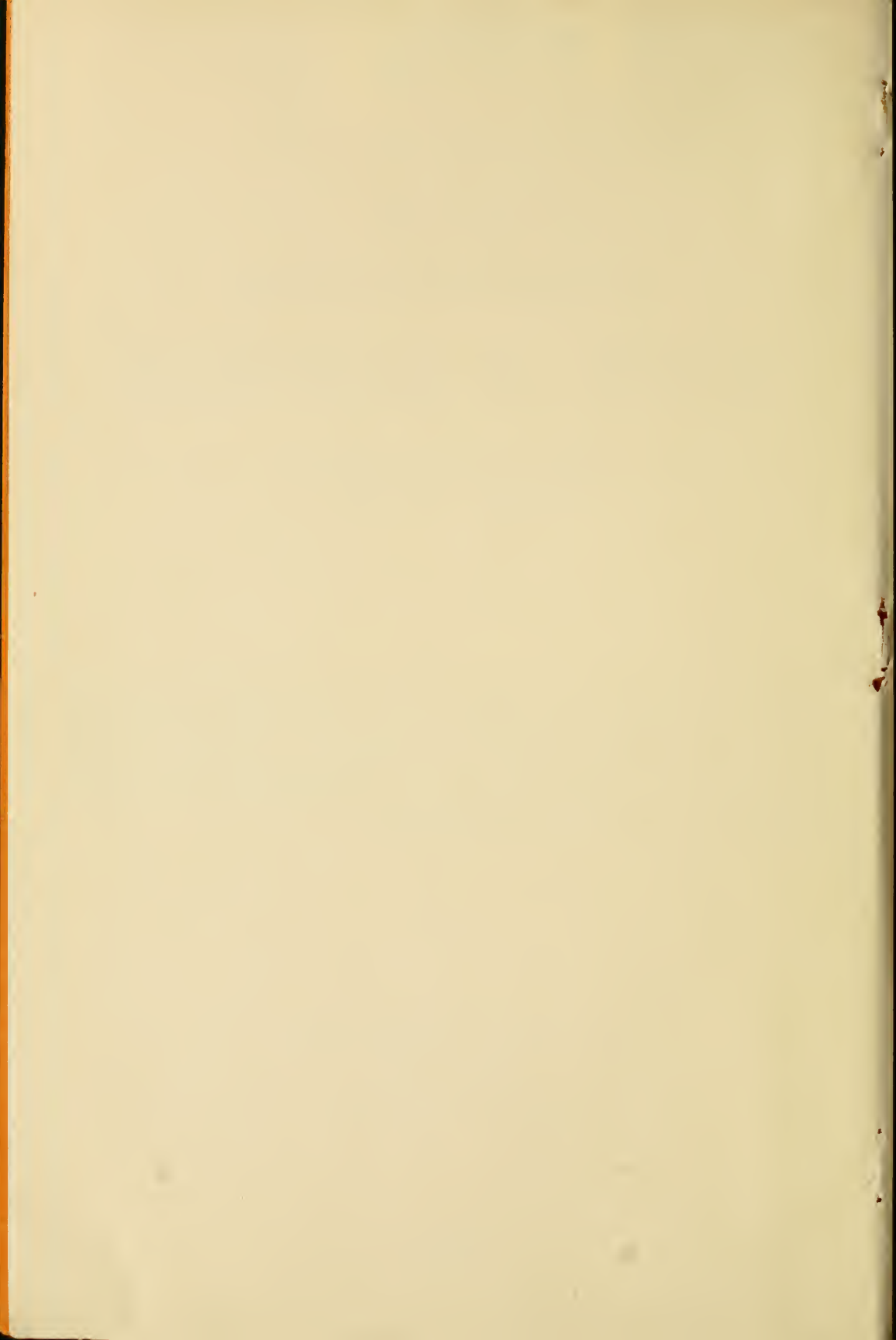
OFFICE OF THE STATE AUDITOR
INSURANCE DEPARTMENT

Showing Summary of Insurance Business Transacted
During the Year Ended December 31, 1945 As Shown
by the Annual Statements of All Companies Authorized
to do Business in Montana, and Containing a Fire-Loss
Report of the State Fire Marshal.

JOHN J. HOLMES
State Auditor and Commissioner of Insurance

NEIL E. FLAHERTY
Deputy Commissioner of Insurance





OFFICE OF THE STATE AUDITOR
Insurance Department

June 1, 1945

To His Excellency,
Sam C. Ford,
Governor of Montana.

Sir:

I have the honor to submit herewith the fortieth annual report of the Insurance Department of the State of Montana for the year ended December 31, 1945.

Respectfully submitted,

John J. Holmes

State Auditor and
Commissioner of Insurance

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GENERAL INFORMATION

State Auditors in Charge of Insurance

E. A. Kenney.....	1889-1893
A. B. Cook.....	1894-1897
T. W. Poindexter, Jr.....	1898-1901
J. H. Calderhead.....	1902-1905

State Auditors and Commissioners of Insurance

H. R. Cunningham.....	1906-1912
C. M. McCoy.....	1913-1913
Wm. Keating.....	1914-1917
Rufus G. Poland.....	1918-1919
George P. Porter.....	1919-1932
John J. Holmes.....	1933-

All insurance matters from Statehood, 1889 until 1909 were handled by the State Auditor's Office. Chapter 12, Session Laws Eleventh Legislative Assembly, 1909, approved February 13, 1909, created the office of the Commissioner of Insurance, whereupon a Department of Insurance was formed.

Annual reports on Insurance were prepared and published by the State Auditor for the years 1906, 1907 and 1908 and subsequently by the Insurance Department.

April 9, 1888, appears to be the first record of a Fire Insurance Company formally admitted to Montana, then a Territory; the Fire Association of Philadelphia holds this honor.

The Northwestern Mutual Life Ins. Co., Milwaukee, Wis., was admitted March 27, 1882. This is the first recorded date of a life company license.

INSURANCE DEPARTMENT RECEIPTS

1923	301,687.52	1934	263,978.73
1924	290,901.91	1935	289,478.93
1925	285,562.24	1936	303,406.38
1926	308,240.23	1937	341,981.84
1927	326,606.26	1938	359,363.00
1928	345,876.33	1939	366,417.05
1929	371,500.51	1940	375,629.45
1930	378,969.40	1941	378,164.10
1931	358,806.99	1942	398,904.92
1932	334,357.27	1943	393,690.67
1933	300,009.03	1944	422,001.07

Receipts of the Insurance Department for the year ended December 31, 1945, all of which have been paid over to the State Treasury pursuant to law:

Admission Fees	\$ 4,500.00
Annual Statements Filing Fee	9,675.00
Company Licenses	42,675.00
Taxes on Premiums—All Companies	361,036.12
7,622 Agents Licenses at \$5.00 Each	38,110.00
Annual Statements, Fraternal	310.00
Service of Process	66.00
Miscellaneous Fees	21.50

TOTAL\$456,393.62

Department license year ends March 31. The above receipts are of and concerning the calendar year.

UNAUTHORIZED INSURANCE

By

JOHN J. HOLMES

State Auditor and Commissioner of Insurance

REASONS WHY INSURANCE BY COMPANIES LICENSED IN MONTANA IS PREFERABLE TO INSURANCE OF COMPANIES NOT LICENSED IN THE STATE.

Non-admitted companies pay no fees or taxes into the State of Montana for the privilege of engaging in the business of insurance in this state.

The Insurance Department of this state has no supervision over the operations of non-admitted companies; neither does the Department have visitorial powers relative thereto.

The policies of non-admitted companies are not inspected or passed upon, in any manner, by the State Insurance Department.

Non-admitted companies may not legally maintain agents in this state. Such companies have no facilities for adjusting accrued claims, except through the media of the United States mails.

The Montana Insurance Department can be of no assistance whatsoever to an assured of a non-admitted insurance company where a dispute arises in a settlement of a claim.

The courts of the State of Montana cannot secure jurisdiction of non-admitted companies. This means an assured cannot sue such companies in the courts of the State of Montana.

The average non-admitted company claim is less than the amount as would give Federal Courts jurisdiction. This means that an assured must seek his legal remedies in the state courts of a foreign state.

A licensed company has licensed state agents, is under the supervision of the State Insurance Department, and may be sued in the courts of the State of Montana.

REMEMBER—When buying insurance you get just what you pay for. So-called "cheap policies" are limited in the extent of protection given the holder of the contract. It is one thing to pay \$3 for \$5,000 of insurance coverage, and quite another thing to collect \$5,000 on a \$3 policy.

SUMMARY OF THE FIRE INSURANCE IN MONTANA, 1945

Type of Risk	Net Premiums Received			Gross Losses Incurred		
	1944	1945	Increase	Decrease	1944	1945
Fire	\$ 3,186,393.97	\$ 3,492,520.94	\$ 306,126.97	-----	\$ 733,929.11	\$ 1,105,048.23
*Extended Coverage	221,273.53	260,015.60	38,742.07	-----	293,231.86	90,414.47
Tornado	23,920.18	27,643.94	3,723.76	-----	14,568.81	13,015.78
Sprinkler Leakage	481.44	1,106.34	624.90	-----	-----	49.00
Riot	7,132.19	3,369.64	-----	3,762.55	1,055.13	-----
Earthquake	6,818.00	8,427.96	1,609.96	-----	-----	-----
Hail	1,999,816.15	1,849,811.62	139,404.70	150,004.53	1,415,538.92	1,274,738.25
Motor Vehicle	702,021.94	841,426.64	139,404.70	-----	286,616.21	374,640.22
Ocean Marine	493.09	764.04	270.95	-----	915.37	116.18
Inland Navigation	168,013.56	198,074.97	30,061.41	-----	20,554.17	48,920.86
Aircraft	5,971.59	8,513.98	2,542.39	-----	7,844.49	12,976.89
All Others	1,236.93	411.29	-----	825.64	3,080.85	4,211.20
Totals	\$ 6,323,572.57	\$ 6,692,580.05	\$ 369,007.48	-----	\$ 2,777,285.92	\$ 2,924,032.08
						\$ 146,746.16

* "Extended Coverage" was reported last year under the heading "All Others."

SUMMARY OF THE LIFE INSURANCE IN MONTANA, 1945

	Insurance Issued		Insurance in Force	
	Policies	Amount	Policies	Amount
As of December 31, 1944	15,587	\$ 49,995,673.28	211,502	\$ 370,600,887.40
As of December 31, 1945	17,677	\$ 57,108,298.05	228,948	\$ 403,342,354.42
Increase or Decrease	2,090	\$ 7,112,624.77	17,446	\$ 32,741,467.02

Losses Incurred		Losses Paid	
1944	1945	1944	1945
\$ 3,731,938.49	\$ 4,436,573.01	\$ 3,724,930.47	\$ 4,297,806.91

SUMMARY OF MISCELLANEOUS INSURANCE IN MONTANA, 1945

Type of Risk	Premiums Received			Losses Incurred		
	1944	1945	Increase	Decrease	1944	1945
Accident and Health	\$ 904,434.72	\$ 763,763.42	\$ 204,418.92	\$ 140,671.30	\$ 532,791.16	\$ 392,308.73
Group Accident & Health	321,321.47	321,740.39	11,393.53		73,044.21	293,247.70
Non-cancellable Acc. & Health	178,316.31	189,709.84	7,959.75		65,615.71	63,852.48
Hospitalization	16,978.86	24,938.61	7,959.75		5,531.26	16,459.40
Auto Liability	895,647.12	1,055,580.09	73,721.42		254,471.93	328,737.08
Liability Other Than Auto	322,369.95	396,091.37	73,721.42		82,814.01	179,409.99
Workmen's Compensation	654,797.56	726,470.80	71,673.24		405,263.59	337,807.91
Fidelity	111,784.21	164,911.53	53,127.32		3,636.26	3,253.15
Surety	171,967.86	168,346.22		3,621.64	-20,521.30	-22,019.05
Plate Glass	20,617.83	21,566.35	948.52		5,341.96	6,199.74
Burglary & Theft	47,973.20	67,512.30	19,539.10		8,225.22	11,840.22
Steam Boiler and Machinery	33,788.45	11,322.22	54,732.22	22,466.23	5,689.26	914.95
Auto Property Damage	267,669.94	322,402.16	28,130.20		116,619.41	156,006.53
Auto Collision	190,086.00	218,216.20			92,935.34	160,981.14
Property Damage & Collision Other Than Auto	67,025.94	65,726.65		1,299.29	7,037.81	10,583.76
All Others	30,235.63	16,705.19		13,530.44	10,181.23	11,349.34
Totals	\$ 4,031,015.05	\$ 4,535,003.34	\$ 503,988.29	\$	\$ 1,648,677.06	\$ 1,950,933.27
						\$ 302,256.21

SUMMARY OF FRATERNAL INSURANCE IN MONTANA, 1945

Policies	Amount	1944		1945	
		Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
Certificates in Force Dec. 31, 1944	46,665	\$ 48,261,727.86	\$	\$ 1,149,981.90	\$ 1,247,627.86
Certificates in Force Dec. 31, 1945	50,349	53,454,551.94		603,751.02	603,751.02
Increase	3,684	5,192,823.18		609,397.77	609,397.77
					97,645.96
					-19,500.80
					12,049.13

I N D E X

Fire Insurance Tables

Report of State Fire Marshal

Fire Tables:

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NOTE TO FIRE TABLES

The difference between "Net Premiums Received" and "Gross Losses Incurred" does not indicate an amount of profit. Acquisition costs, claim settlement costs, taxes, and many miscellaneous costs must also be considered.

Totals in parentheses in tables A-1 to A-7 represent gross losses paid by the companies which did not report gross losses incurred. The National Association of Insurance Commissioners, as a war economy, allowed the companies to forego reporting net risks written and gross losses incurred. Most of the companies reported the figures to the Insurance Department, however, and they are included in our report. For the companies that did not report gross losses incurred, we have shown gross losses paid in parentheses, merely for its informative value. It should be remembered that gross losses incurred and gross losses paid for each company are not necessarily the same, or even approximately the same.

The word "None" in these tables indicates that the company reported no business. If the particular fact was not reported to us, it is indicated in the tables by dashes.

Table A

FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1944	1945	1945	1945
STOCK COMPANIES				
Aetna Insurance Company	\$ 255,591.19	\$ 260,462.14	\$ 5,234.24	\$ 183.18
Agricultural Insurance Co.	26,963.75	32,881.00	682.61	75.73
Albany Insurance Co.	10,646.02	8,249.99	190.00	18.94
Alliance Insurance Co.	27,501.90	19,753.45	420.07	33.24
Allstate Fire Insurance Co.	4,344.75	6,271.42	150.43	1.02
American Alliance Insurance Co.	79,949.63	95,153.24	1,928.06	26.14
American Auto Fire Ins. Co.	11,393.37	7,514.84	175.30	3.68
American Aviation & Gen. Ins. Co.		4,685.06	125.00	1.69
American Central Insurance Co.	8,353.41	8,045.39	185.91	17.88
American Druggists' Fire Ins. Co.	3,442.71	3,301.13	125.00	8.16
American Eagle Fire Ins. Co.	28,190.02	30,408.23	633.16	23.90
Amer. Equitable Assurance Co.	16,526.24	13,564.77	296.30	32.62
American & Foreign Ins. Co.	5,548.00	6,861.08	162.22	14.14
American Insurance Company	83,582.76	97,304.37	1,971.09	218.68
Amer. National Fire Ins. Co.	8,322.11	10,436.75	233.73	21.83
American Union Insurance Co.	2,154.96	1,230.62	125.00	2.87
Assoc. Fire & Marine Ins. Co.	136,059.95	144,593.47	2,916.87	270.98
Atlas Assurance Co.	57,773.29	37,001.60	765.03	80.20
Automobile Mutual Ins. Co.		450.00	125.00	.01
Automobile Insurance Co.	15,511.80	13,380.15	292.60	9.76
Baltimore American Ins. Co.	56,204.07	46,338.25	951.77	12.02
Bankers & Shippers Ins. Co.	5,068.21	6,243.21	149.86	13.60
Boston Insurance Co.	5,524.90	5,380.29	132.60	12.59
British America Assurance Co.		36.93	125.00	.09
British General Insurance Co.	1,178.98	178.40	125.00	None
Caledonian-American Ins. Co.	13,191.35	21,402.14	453.04	48.27
*Caledonian Insurance Co.	3,476.32	13,182.14	288.64	31.33
California Insurance Co.	14,245.14	12,648.35	277.97	25.73
Calvert Fire Insurance Co.	8,677.43	13,620.09	297.40	9.88
Camden Fire Ins. Ass'n.	33,758.39	32,539.60	675.79	73.14
Capital Fire Insurance Co.	5,522.29	7,655.30	178.11	12.56
Central Ins. Co. of Baltimore	4,987.39	2,439.10	125.00	5.21
Central Surety Fire Corp.		4.00	125.00	None
Century Insurance Co.	4,812.52	-6,763.64	125.00	None
Charter Oak Fire Ins. Co.	53.60	- 20.36	125.00	None
Citizens Insurance Co. of N. J.	142,781.89	87,022.52	1,765.45	24.53
City of New York Ins. Co.	53,593.71	52,733.58	1,079.67	17.06
Columbia Fire Ins. Co. (Ohio)	24,621.21	25,265.70	530.31	54.73
Columbia Ins. Co. (N.Y.)	11,129.12	8,926.21	203.52	19.47
Commerce Insurance Co.	472.70	338.81	125.00	.81
Commercial Standard F. & M.	595.25	2,923.38	125.00	2.04
*Commercial Union Assur. Co.	18,776.45	15,361.87	332.24	24.73
Commercial Union Fire Ins. Co.	4,151.07	3,498.02	125.00	7.88
Commonwealth Ins. Co. of N. Y.	5,651.44	12,459.70	274.19	25.40
Concordia Fire Ins. Co.	15,453.61	16,641.64	357.83	25.84
Connecticut Fire Ins. Co.	27,752.89	24,788.56	520.77	29.66
Continental Insurance Co.	317,972.46	251,902.48	5,063.05	255.17
Dixie Fire Insurance Co.	7,505.54	5,801.37	141.03	11.57
Dubuque Fire & Marine Ins. Co.	5,299.82	5,735.02	139.70	5.25
Eagle Fire Co. of N. Y.	8,336.92	14,661.50	318.23	27.55

* Foreign Insurance company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1945

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1944	1945	1944	1945	
STOCK COMPANIES				
\$ 326,782.07	\$ 198,817.06	\$ 191,655.16	\$ 191,655.16	Aetna Insurance Company
10,705.81	8,312.00	6,349.33	6,394.00	Agricultural Insurance Company
5,513.35	7,259.67	5,627.35	3,017.67	Albany Insurance Company
36,960.83	5,599.55		5,606.55	Alliance Insurance Company
2,052.04	1,123.39	2,288.04	1,190.39	Allstate Fire Insurance Company
51,773.08	38,914.39	51,866.08	39,788.39	American Alliance Insurance Co.
2,959.77	12,259.39	11,923.77	1,612.39	American Auto Fire Ins. Co.
	223.96		461.96	American Aviation & Gen. Ins. Co.
1,795.08	2,024.63	1,542.08	1,865.63	American Central Insurance Co.
None	None	None	1,500.00	American Druggists' Fire Ins. Co.
32,652.85	7,338.51	24,174.13	7,283.51	American Eagle Fire Ins. Co.
1,442.32	1,009.25	2,037.32	18,634.25	American Equitable Assurance Co.
1,027.20	545.03	1,097.20	495.03	American & Foreign Ins. Co.
24,061.81	25,436.27	26,837.33	21,098.92	American Insurance Company
1,560.94	2,694.71	3,213.94	947.71	American National Fire Ins. Co.
206.02	None	208.02	None	American Union Insurance Co.
40,378.52	33,516.77	44,838.26	33,093.97	Assoc. Fire & Marine Ins. Co.
5,489.40	6,292.53	6,447.40	9,191.53	Atlas Assurance Co.
	None		None	Automobile Mutual Insurance Co.
5,277.66	3,081.28	5,283.65	4,463.34	Automobile Insurance Company
47,195.55	22,634.03		21,545.58	Baltimore American Ins. Co.
1,894.18	1,836.83	2,356.18	1,120.83	Bankers & Shippers Ins. Co.
882.22	1,108.59	863.22	1,549.01	Boston Insurance Company
None	None	None	None	British America Ins. Co.
			None	British General Ins. Co.
68.09	281.45	79.82	281.45	Caledonian-American Ins. Co.
712.77	1,131.71	721.60	1,634.13	Caledonian Insurance Company
4,746.25	3,227.88	1,937.25	3,247.88	California Insurance Company
12,362.36	12,342.54	10,993.63	14,687.59	Calvert Fire Insurance Company
6,201.64	11,399.64	5,994.64	10,922.64	Camden Fire Ins. Association
322.68	1,088.47	492.68	993.47	Capital Fire Insurance Co.
1,975.19	184.27	1,977.19	159.27	Central Ins. Co. of Baltimore
	None		None	Central Surety Fire Corp.
9,196.81	4,580.58	11,068.81	739.58	Century Insurance Company
None	None	None	None	Charter Oak Fire Ins. Co.
235,771.06	48,753.20	235,771.06	48,807.94	Citizens Insurance Co. of N. J.
61,478.49	25,242.20	46,687.49	23,398.47	City of New York Ins. Co.
8,784.12	21,034.28	8,443.02	21,790.11	Columbia Fire Ins. Co. (Ohio)
1,321.95	1,006.33	1,704.95	705.33	Columbia Ins. Co. (N. Y.)
None	458.45	None	458.45	Commerce Insurance Company
None	48.63	None	198.63	Commercial Standard F & M
13,153.87	2,794.15	7,533.87	3,218.15	Commercial Union Assur. Co.
836.48	1,345.79	1,503.48	400.79	Commercial Union Fire Ins. Co.
1,039.48	970.57	950.93	3,305.57	Commonwealth Ins. Co. of N. Y.
4,267.96	4,765.91	4,769.96	4,469.91	Concordia Fire Insurance Co.
8,683.68	9,121.66		None	Connecticut Fire Insurance Co.
338,170.78	120,026.27	51,912.32	124,362.59	Continental Insurance Company
2,156.29	704.39	2,156.29	704.39	Dixie Fire Insurance Company
4,332.61	2,550.60	4,499.61	2,358.71	Dubuque Fire & Marine Ins. Co.
1,716.79	4,496.20	1,366.79	4,596.20	Eagle Fire Co. of N. Y.

* Foreign Insurance Company maintaining a statutory deposit in United States.

Table A FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1944	1945	1945	1945
STOCK COMPANIES—(Continued)				
Employers' Fire Insurance Co. \$	8,744.93	\$ 13,657.87	\$ 298.16	\$ 21.57
Equitable Fire & Marine Ins. Co.	8,566.47	5,645.24	137.90	11.50
Eureka-Sec. Fire & Marine Ins. Co.	33,352.46	29,304.09	611.08	61.91
Federal Insurance Co.	1,740.02	1,693.12	125.00	1.43
Federal Union Insurance Co.	10,125.46	10,850.46	242.01	21.01
Fidelity & Guaranty Fire Corp.	37,469.58	41,691.73	858.83	33.21
Fidelity-Phenix Fire Ins. Co.	145,725.13	112,146.03	2,267.92	103.26
Fire Assoc. of Philadelphia	35,103.66	40,844.30	841.89	88.51
Fireman's Fund Ins. Co.	96,520.84	108,055.61	2,186.11	203.44
Firemen's Insurance Co.	77,538.61	65,143.66	1,327.87	118.00
First American Fire Ins. Co.	30,038.33	32,977.87	684.56	5.39
First Nat'l Ins. Co.	10,043.67	5,715.71	139.31	13.06
Franklin Fire Ins. Co.	150,666.45	180,485.74	3,634.71	97.64
General Exchange Ins. Corp.	None	None	125.00	None
General Ins. Co. of America	27,660.03	38,108.50	787.17	64.72
Girard Fire & Marine Ins. Co.	26,512.51	23,146.11	487.92	36.75
Glens Falls Insurance Co.	8,918.75	13,725.81	299.52	30.69
Globe & Republic Ins. Co.	43,646.96	45,705.09	939.10	106.98
Globe & Rutgers Fire Ins. Co.	2,265.21	4,958.28	125.00	11.38
Granite State Fire Ins. Co.	1,426.46	1,160.03	125.00	2.38
Great American Ins. Co.	250,419.21	271,804.07	5,461.08	125.74
Hanover Fire Insurance Co.	31,925.88	34,393.59	712.87	78.43
Hartford Fire Insurance Co.	243,411.58	279,023.99	5,505.48	503.40
Home Fire & Marine Ins. Co.	39,466.50	44,121.27	907.43	77.85
Home Insurance Company	590,891.02	727,944.78	14,583.90	690.05
Homeland Insurance Company	23,491.78	34,528.42	715.57	54.35
Imperial Assurance Co.	3,024.99	4,371.57	125.00	7.99
Insurance Co. of N. America	154,160.98	142,146.71	2,867.93	189.66
Jersey Insurance Co.	6,822.72	5,159.41	128.19	12.04
*Law Union & Rock Ins. Co.	3,898.49	4,604.06	125.00	10.75
*Liverpool, London & Globe Ins. Co.	43,335.70	44,226.90	909.54	76.09
*London Assurance Co.	8,183.38	9,468.66	214.37	23.43
*London & Lancashire Ins. Co.	6,206.39	8,202.72	189.05	17.95
*London & Scottish Assur. Corp.	2,965.49	2,931.47	125.00	5.92
Lumbermen's Insurance Co.	7.85	None	125.00	None
Manhattan Fire & Marine Ins. Co.	4,907.09	9,752.45	220.05	24.37
Manufacturers' Fire Ins. Co.	None	450.88	125.00	.69
Maryland Insurance Co.	2,992.53	4,170.83	125.00	8.36
Mass. Fire & Marine Ins. Co.	33,907.69	41,296.99	850.94	9.83
Mercantile Insurance Co.	29,649.37	25,548.31	535.96	42.43
Merchants Fire Assur. Corp.	20,949.33	None	361.48	31.98
Merchants Fire Ins. Co., (Colo.)	27,914.98	22,490.98	474.82	51.67
Mercury Insurance Co.	6,750.24	7,642.56	177.85	15.96
Michigan Fire & Marine Ins. Co.	6,199.88	4,096.25	125.00	8.83
Milwaukee Mechanics Ins. Co.	31,365.45	35,587.10	736.74	57.73
Minneapolis Fire & Marine Ins. Co.	36,000.66	60,005.49	1,225.11	108.74
Monarch Fire Insurance Co.	38,792.04	53,859.97	1,102.20	116.34
Motors Insurance Corp.	34,760.70	41,518.59	855.37	10.43
Nat'l-Ben Franklin Fire Ins. Co.	14,089.68	11,088.50	246.77	18.92
National Fire Insurance Co.	54,850.66	40,351.12	832.02	82.12

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1945

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1944	1945	1944	1945	
STOCK COMPANIES—(Continued)				
\$ 6,199.81	\$ 4,300.38	\$ 1,068.76	2,378.38	Employers' Fire Insurance Co.
10,658.54	6,622.20	None	None	Equitable Fire & Marine Ins. Co.
7,956.29	8,590.54	1,124.96	3,007.20	Eureka-Sec. Fire & Marine Ins. Co.
64.92	189.85	89.08	189.85	Federal Insurance Company
2,784.56	3,419.62	4,229.56	4,624.62	Federal Union Insurance Co.
13,947.80	22,135.10	17,092.80	22,420.10	Fidelity & Guaranty Fire Corp.
82,392.40	59,713.23	75,372.62	63,027.30	Fidelity-Phenix Fire Ins. Co.
45,270.87	10,409.62	10,542.87	25,214.62	Fire Association of Philadelphia
22,785.53	45,682.20	31,958.08	None	Fireman's Fund Insurance Co.
35,982.23	29,944.85	23,974.70	20,997.65	Firemen's Insurance Co.
16,567.73	23,533.51	16,567.73	23,336.31	First American Fire Ins. Co.
3,149.70	1,131.92	2,696.70	1,181.92	First National Insurance Co.
180,308.76	80,523.45	None	81,166.46	Franklin Fire Insurance Co.
None	None	None	None	General Exchange Ins. Corp.
7,904.44	11,329.68	11,367.44	11,513.68	General Ins. Co. of America
8,827.11	23,224.60	12,884.11	18,294.60	Girard Fire & Marine Ins. Co.
3,365.27	1,993.41	4,503.27	2,016.41	Glens Falls Insurance Co.
4,654.16	14,257.80	5,879.16	12,667.80	Globe & Republic Ins. Co.
683.55	506.75	614.55	426.75	Globe & Rutgers Fire Ins. Co.
7,547.18	129.46	4,262.81	169.41	Granite State Fire Ins. Co.
230,090.69	221,486.81	237,680.69	239,959.81	Great American Ins. Co.
22,198.39	30,095.51	39,443.39	10,693.51	Hanover Fire Insurance Co.
81,914.49	67,914.39	86,662.05	61,127.65	Hartford Fire Insurance Co.
21,109.86	12,657.71	24,350.20	None	Home Fire & Marine Ins. Co.
556,719.32	354,933.39	None	351,129.91	Home Insurance Company
1,679.89	19,268.79	None	6,222.79	Homeland Insurance Company
298.56	25,480.36	18,348.56	7,517.36	Imperial Assurance Co.
109,922.73	126,955.38	110,123.73	128,568.38	Insurance Co. of N. America
1,471.51	2,293.96	1,541.51	3,343.96	Jersey Insurance Company
533.27	211.72	358.27	396.72	Law Union & Rock Ins. Co.
11,570.48	8,846.02	11,660.48	28,121.02	Liverpool, London & Globe Ins. Co.
2,452.59	7,358.02	4,879.59	7,722.02	London Assurance Company
2,315.90	2,833.53	896.90	3,382.53	London & Lancashire Ins. Co.
1,102.74	706.74	1,037.74	991.74	London & Scottish Assur. Corp.
399.91	None	217.91	None	Lumbermen's Insurance Company
3,116.72	1,032.14	1,438.72	1,402.14	Manhattan Fire & Marine Ins. Co.
None	106.00	None	106.00	Manufacturers' Fire Ins. Co.
1,203.05	2,825.19	1,203.05	3,250.19	Maryland Insurance Company
31,300.10	33,703.13	30,730.10	34,018.13	Mass. Fire & Marine Ins. Co.
2,063.30	2,431.18	None	3,375.18	Mercantile Insurance Co.
7,981.68	None	5,094.23	None	Merchants Fire Assurance Corp.
34,943.41	4,274.57	8,884.54	4,278.74	Merchants Fire Ins. Co., (Colo.)
135.04	1,260.40	None	1,465.40	Mercury Insurance Company
2,573.90	2,008.32	2,701.80	2,774.37	Michigan Fire & Marine Ins. Co.
11,533.96	7,025.37	12,361.96	18,412.37	Milwaukee Mechanics Ins. Co.
13,582.90	33,064.62	None	None	Minneapolis Fire & Marine Ins. Co.
4,571.72	17,412.91	10,969.72	9,260.37	Monarch Fire Insurance Co.
24,481.54	30,035.58	21,844.24	34,348.38	Motors Insurance Corp.
8,115.16	3,035.72	4,096.16	3,254.72	Nat'l-Ben Franklin Fire Ins. Co.
49,606.91	8,038.07	13,492.19	25,122.26	National Fire Insurance Co.

* Foreign Insurance Company maintaining a statutory deposit in United States.

Table A FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1944	1945	1945	1945
STOCK COMPANIES—(Continued)				
National Liberty Ins. Co.	\$ 74,731.15	\$ 76,437.88	\$ 1,553.76	\$ 79.84
National Security Ins. Co.	762.62	687.37	125.00	1.56
Nat'l Surety Marine Ins. Co.	878.50	3,701.14	125.00	None
National Union Fire Ins. Co.	3,755.85	37,818.53	775.26	88.70
*Netherlands Insurance Co.	None	None	125.00	None
Newark Fire Ins. Co.	13,078.86	13,278.32	290.57	26.85
New Brunswick Fire Ins. Co.	7,066.16	8,133.74	187.67	14.28
New England Fire Ins. Co.	16,837.12	14,171.45	308.43	8.89
New Hampshire Fire Ins. Co.	10,431.69	10,832.12	241.64	23.73
New York Underwriters Ins. Co.	55,636.27	57,874.02	1,182.48	107.31
*New Zealand Ins. Co.	5,417.98	8,036.39	185.73	18.94
Niagara Fire Ins. Co.	71,283.20	69,009.90	1,405.20	64.85
*North Brit. & Merc. Ins. Co.	60,827.68	60,126.29	1,127.53	102.98
*Northern Assurance Co.	13,551.23	19,169.83	408.40	44.32
North River Ins. Co.	16,803.92	20,226.05	429.52	45.98
North Star Reinsurance Corp.	None	None	125.00	None
Northwestern Fire & Marine	14,630.44	14,412.85	313.26	10.95
Northwestern National Ins. Co.	7,657.15	6,923.51	163.47	14.21
*Norwich Union Fire Ins. Co.	20,799.82	21,430.25	453.61	45.58
*Ocean Marine Ins. Co.	None	389.00	125.00	.24
Old Colony Ins. Co.	5,890.32	6,349.29	151.98	14.40
Orient Insurance Company	9,938.63	10,034.14	225.68	21.95
Pacific Fire Ins. Co.	13,979.63	9,311.63	211.23	20.64
Pacific Nat'l. Fire Ins. Co.	9,163.33	10,711.36	239.22	25.23
*Palatine Ins. Co.	5,547.17	6,439.85	153.80	13.33
Paramount Fire Ins. Co.	1,317.44	6,056.55	146.13	12.96
Pearl Assurance Co.	32,085.41	35,337.09	731.74	76.62
Pennsylvania Fire Ins. Co.	83,048.09	82,747.22	1,679.94	141.22
Philadelphia Fire & Marine	33,375.46	28,393.02	592.86	24.88
*Phoenix Assurance Co.	34,798.65	56,187.38	1,148.75	113.80
Phoenix Insurance Co. (Conn.)	79,464.66	89,697.16	1,818.94	120.67
Planet Insurance Co.	None	None	125.00	None
Potomac Insurance Co.	None	None	125.00	None
Providence Washington Ins. Co.	9,893.96	12,723.57	279.47	18.14
Provident Fire Ins. Co.	20.28	5.95	125.00	None
Queen Insurance Co.	37,763.10	36,593.12	756.86	73.67
Reliance Insurance Co.	6,579.59	9,240.89	209.82	17.43
Richmond Insurance Co.	1,215.79	1,215.79	125.00	2.83
Rochester American Ins. Co.	56,044.63	75,029.62	1,525.59	30.01
Rocky Mountain Fire Ins. Co.	196,648.27	182,146.15	3,767.92	240.11
*Royal Exchange Assurance	7,186.88	12,716.15	279.32	20.23
*Royal Insurance Co.	68,238.52	65,702.56	1,339.05	138.30
Safeguard Insurance Co. of N. Y.	None	41,685.09	None	None
St. Paul Fire & Marine Ins. Co.	73,583.42	80,847.41	1,641.95	136.48
*Scottish Union & Nat'l. Ins. Co.	6,539.68	8,731.62	199.63	18.59
Security Insurance Co.	20,570.06	16,015.43	345.30	24.80
Sentinel Fire Ins. Co.	69,465.43	61,861.39	1,262.23	20.41
Service Fire Ins. Co. of N. Y.	11,518.10	15,701.88	339.04	3.80
Southern Fire Ins. Co.	None	1,162.00	125.00	2.82
Springfield Fire & Marine Ins. Co.	110,295.60	122,457.60	2,474.15	157.44

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1945

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1944	1945	1944	1945	
STOCK COMPANIES—(Continued)				
\$ 68,222.02	\$ 14,439.07		\$ 15,778.31	National Liberty Ins. Co.
1,500.00	166.84	1,500.00	166.84	National Security Ins. Co.
62.50	2,342.50	62.50	2,342.50	National Surety Marine Ins. Co.
3,886.78	9,211.82	4,083.78	23,302.82	National Union Fire Ins. Co.
None	None	None	None	Netherlands Insurance Co.
1,948.02	1,785.36	2,693.02	210.36	Newark Fire Ins. Co.
2,533.88	2,439.87		2,932.65	New Brunswick Fire Ins. Co.
15,482.64	1,359.88	15,540.28	1,359.88	New England Fire Ins. Co.
3,766.74	2,361.63	1,894.67	20,691.77	New Hampshire Fire Ins. Co.
35,452.94	12,781.78	27,160.26	17,441.46	New York Underwriters
353.86	3,125.90		2,921.56	New Zealand Ins. Co.
92,941.40	40,081.73	94,252.91	37,866.27	Niagara Fire Ins. Co.
11,599.12	16,856.92		19,786.92	North Brit. & Merc. Ins. Co.
10,197.72	6,626.71	10,206.72	6,538.71	Northern Assurance Co.
4,205.27	2,952.19	4,753.27	3,155.19	North River Insurance Co.
None	None	None	None	North Star Reinsurance Corp.
11,456.97	6,848.75	13,023.30	5,952.37	Northwestern Fire & Marine
2,355.00	6,538.85	5,141.10	3,782.37	Northwestern National Ins. Co.
11,640.25	9,042.91	12,735.80	13,902.09	Norwich Union Fire Ins. Co.
None	None	None	None	Ocean Marine Ins. Co.
1,427.38	125.88	1,455.38	97.88	Old Colony Ins. Co.
8,367.06	773.35	4,956.06	947.35	Orient Insurance Company
5,833.65	138.08	3,625.89	176.70	Pacific Fire Insurance Co.
3,075.85	1,567.99	3,710.85	679.99	Pacific Nat'l. Fire Ins. Co.
549.78	666.77	797.78	2,685.77	Palatine Insurance Co.
502.06	225.64		225.64	Paramount Fire Ins. Co.
20,425.95	11,412.62	9,397.31	4,589.80	Pearl Assurance Co.
23,921.59	11,507.96		13,354.96	Pennsylvania Fire Ins. Co.
32,823.29	11,922.10	32,193.29	15,622.10	Philadelphia Fire & Marine
8,594.68	10,568.00	9,796.68	14,607.00	Phoenix Assurance Co.
103,205.66	43,544.27		None	Phoenix Insurance Co., (Conn.)
	None		None	Planet Insurance Co.
	None		None	Potomac Insurance Co.
3,246.31	2,512.70		6,352.95	Providence Washington Ins. Co.
28.00	None		None	Provident Fire Ins. Co.
6,569.71	12,733.60	7,019.71	12,923.60	Queen Insurance Company
3,961.46	2,130.17	2,406.46	2,595.17	Reliance Insurance Co.
	5,012.27		5,702.27	Richmond Insurance Co.
42,398.74	134,842.06	41,884.74	135,501.06	Rochester American Ins. Co.
178,924.39	74,481.10	166,531.78	72,239.05	Rocky Mountain Fire Ins. Co.
5,377.83	2,190.43	5,377.83	2,790.43	Royal Exchange Assurance
48,283.88	41,845.91	64,163.88	17,670.91	Royal Insurance Co.
None	20.02	None	35.89	Safeguard Insurance Co. of N. Y.
39,646.80	30,780.75	28,428.00	28,495.43	St. Paul Fire & Marine Ins. Co.
1,836.76	None		None	Scottish Union & Nat'l. Ins. Co.
5,949.02	None	6,644.09	None	Security Insurance Company
72,605.02	27,323.99	72,688.26	29,134.05	Sentinel Fire Insurance Co.
5,865.66	8,839.59		10,489.59	Service Fire Ins. Co. of N. Y.
	198.10		158.48	Southern Fire Insurance Co.
49,673.50	51,461.11	49,861.45	54,039.90	Springfield Fire & Marine Ins. Co.

* Foreign Insurance Company maintaining a statutory deposit in the United States.

Table A FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1944	1945	1945	1945
STOCK COMPANIES—(Continued)				
Standard Fire Ins. Co.	\$ 3,038.58	\$ 1,946.78	\$ 125.00	\$ 1.07
Star Ins. Co. of America	14,549.41	15,071.30	326.43	35.12
*State Assurance Co.	None	None	125.00	None
State Farm Fire Ins. Co.	34,550.73	41,419.70	853.39	46.67
*Sun Insurance Office	14,032.55	25,221.09	529.42	52.84
Transcontinental Ins. Co.	10,144.41	7,906.38	183.13	12.70
Travelers Fire Ins. Co.	16,177.36	15,537.50	335.75	31.34
Twin City Fire Ins. Co.	13,632.07	11,202.40	249.05	9.85
Union Assurance Society	3,116.25	2,475.60	125.00	3.96
United Firemen's Insurance Co.	724.42	764.51	125.00	.27
United States Fire Ins. Co.	52,995.63	29,675.01	618.50	63.67
Utah Home Fire Ins. Co.	908.04	658.25	125.00	1.37
Virginia Fire & Marine Ins. Co.	4,340.74	2,869.60	125.00	5.31
Westchester Fire Ins. Co.	94,848.80	94,907.66	1,923.15	131.86
Western Assurance Co.	4,708.52	6,323.04	151.46	14.61
Western National Ins. Co.	21,615.04	23,092.29	486.85	38.97
World Fire & Marine Ins. Co.	49,746.64	75,148.42	1,527.97	19.89
Zurich Fire Insurance Co.	4,689.43	5,782.75	140.66	1.98
Totals Stock Companies	\$ 5,819,227.14	\$ 6,118,057.58	\$ 128,800.46	\$ 7,977.09
Totals Mutual Companies	\$ 448,679.50	\$ 503,449.39	\$ 10,888.12	\$ 995.97
MUTUAL COMPANIES				
Central Mfrs. Mutual Ins. Co.	\$ 8,009.50	\$ 7,710.79	\$ 146.47	\$ 6.79
Citizens Fund Mut. Fire Ins. Co.	50,233.29	50,624.00	1,037.50	76.68
Grain D'rs. Nat'l. Mut. Fire Ins. Co.	18,819.11	15,238.82	329.78	34.54
Hdwe. Dealers Mutual Ins. Co.	33,747.32	31,281.67	650.63	67.63
Hdwe. Mutual Ins. Co. of Minn.	27,014.92	48,182.35	797.67	81.65
Implement D'rs. Mut. Fire Ins. Co.	None	33,962.57	704.25	51.29
Ind. Lumbermen's Mut. Ins. Co.	547.78	— 4.79	125.00	None
Iowa Mutual Insurance Co.	6,285.93	18,042.96	385.86	40.77
Lumber Mutual Fire Ins. Co.	564.75	— .82	125.00	None
Lumbermens Mutual Ins. Co. (Ohio)	520.33	— 3.87	125.00	None
Mich. Millers Mutual Ins. Co.	16,851.21	13,232.27	289.65	31.15
Millers Mut. Ins. Ass'n. (Ill.)	12,626.10	10,627.69	237.55	25.43
Millers Mutual Ins. Co. (Pa.)	4,754.38	4,292.03	125.00	10.24
Millers Mut. Ins. Co. of Texas	6,553.44	5,323.74	131.47	12.59
Millers National Ins. Co.	54,296.98	57,996.50	1,184.93	134.99
Mill Owners Mut. Fire Ins. Co.	17,545.08	11,933.06	263.51	27.83
Mut. Imp. & Hdwe. Ins. Co.	31,074.39	28,400.12	593.00	64.83
Nat'l. Retailers Mut. Ins. Co.	10,438.82	10,713.85	222.41	10.36
Northwestern Mut. Fire Ass'n.	112,624.67	118,180.61	2,388.61	244.80
Pa. Lumbermens Mut. Fire Ins. Co.	673.34	67.33	125.00	.09
Pa. Millers Mut. Fire Ins. Co.	10,146.99	5,125.31	127.51	12.32
United Mutual Fire Ins. Co.	9,451.78	6,637.37	157.75	14.17
Valley Mutual Fire Ins. Co.	13,047.90	23,228.63	489.57	43.19
Western Millers Mut. Fire Ins. Co.	2,851.49	2,657.20	125.00	4.63
Totals Mutual Companies	\$ 448,679.50	\$ 503,449.39	\$ 10,888.12	\$ 995.97
RECIPROCAL COMPANIES				
Farmers Auto Inter-Ins. Exchange	\$ 35,724.35	\$ 44,513.57	\$ 915.27	\$ 8.16
Lumbermen's Underwrit. Alliance	18,318.47	23,477.91	494.56	57.46
Universal Underwriters	1,623.11	3,081.60	125.00	6.46
Totals Reciprocal Companies	\$ 55,665.93	\$ 71,073.08	\$ 1,534.83	\$ 72.08
GRAND TOTAL ALL COMPANIES	\$ 6,323,572.57	\$ 6,692,580.05	\$ 141,223.41	\$ 9,045.14

MONTANA BUSINESS, 1945

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY	
1944	1945	1944	1945		
STOCK COMPANIES—(Continued)					
\$	1,750.49 \$	1,436.45 \$	1,943.52 \$	1,307.92	Standard Fire Insurance Co.
	6,621.47	20,504.89	5,066.47	19,649.89	Star Insurance Co. of America
	None	None	None	None	State Assurance Co.
	11,498.00	15,687.59	12,020.00	17,794.08	State Farm Fire Insurance Co.
	3,901.69	3,017.02	5,510.69	2,577.55	Sun Insurance Office
	6,257.36	6,638.37	7,282.46	5,390.14	Transcontinental Insurance Co.
	3,650.96	19,444.01	8,118.57	20,509.01	Travelers Fire Insurance Co.
	5,420.01	1,811.97	5,432.95	2,224.31	Twin City Fire Insurance Co.
	213.77	109.08	13.77	109.08	Union Assurance Society
	2,407.44	233.28	2,697.44	56.47	United Firemen's Insurance Co.
	23,897.29	10,457.10	28,761.29	19,964.10	United States Fire Insurance Co.
	815.30	None	356.70	None	Utah Home Fire Insurance Co.
	1,561.54	1,320.68	2,172.54	1,907.61	Virginia Fire & Marine Ins. Co.
	28,333.48	38,639.04	25,708.48	39,382.04	Westchester Fire Insurance Co.
	5,677.85	2,052.33	1,953.85	1,145.33	Western Assurance Co.
	6,066.20	2,731.37	5,682.24	None	Western National Insurance Co.
	51,387.06	49,007.82	43,905.77	43,905.77	World Fire & Marine Ins. Co.
	2,725.22	3,138.84	3,080.22	2,888.84	Zurich Fire Insurance Co.
\$	4,134,840.56 \$	2,834,533.72 \$	2,594,696.05 \$	2,714,783.02	Totals Stock Companies
MUTUAL COMPANIES					
\$	1,197.34 \$	2,201.75 \$	1,287.34 \$	2,778.89	Central Mfrs. Mutual Ins. Co.
	17,146.89	16,637.00	18,096.04	17,578.00	Citizens Fund Mut. Fire Ins. Co.
	3,774.67	19,012.41	7,798.67	16,457.45	Grain D'rs. Nat'l. Mut. Fire Ins. Co.
	13,025.80	4,319.67	10,727.10	5,237.08	Hdwe. Dealers Mutual Ins. Co.
	3,163.19	3,086.45	3,425.19	3,597.45	Hwde. Mutual Ins. Co. of Minn.
	None	2,849.82	None	3,648.67	Implement D'rs. Mut. Fire Ins. Co.
	None	None	None	None	Ind. Lumbermen's Mut. Ins. Co.
	None	4,092.27	None	5,356.27	Iowa Mutual Insurance Co.
	None	None	None	None	Lumber Mutual Fire Ins. Co.
	326.56	53.21	326.56	53.21	Lumbermen's Mut. Ins. Co. (Ohio)
	14,384.74	19,017.72	17,156.42	14,618.24	Mich. Millers Mutual Ins. Co.
	12,993.91	17,656.24	13,893.90	16,342.23	Millers Mut. Ins. Ass'n. (Ill.)
	4,752.32	2,838.64	4,873.48	2,169.64	Millers Mutual Ins. Co. (Pa.)
	11,378.39	2,772.85	12,143.39	2,772.85	Millers Mut. Ins. Co. of Texas
		19,088.91		16,229.91	Millers National Insurance Co.
\$	7,764.90 \$	16,350.42	9,035.83	5,022.81	Mill Owners Mut. Fire Ins. Co.
	11,864.35	3,534.05	9,776.35	4,396.05	Mutual Imp. & Hdwe. Ins. Co.
	2,392.41	2,365.71	2,144.44	2,682.27	Nat'l. Retailers Mutual Ins. Co.
	31,576.17	40,348.33	32,477.85	42,867.37	Northwestern Mut. Fire Ass'n.
	None	31.15	None	31.15	Pa. Lumbermen's Mut. Fire Ins. Co.
	4,219.82	5,338.69	6,395.24	3,009.92	Pa. Millers Mut. Fire Ins. Co.
	5,765.16	None	3,244.16	None	United Mutual Fire Ins. Co.
	None	1,339.17	None	1,175.01	Valley Mutual Fire Ins. Co.
	3,604.19	2,791.80	4,016.32	2,160.00	Western Millers Mut. Fire Ins. Co.
\$	148,677.69 \$	185,726.26 \$	156,165.16 \$	178,184.47	Totals Mutual Companies
RECIPROCAL COMPANIES					
\$	26,123.04 \$	23,543.13 \$	24,425.71 \$	27,034.63	Farmers Auto Inter-Ins. Exchange
	1,937.00	1,330.56	1,999.00	1,366.06	Lumbermen's Underwrit. Alliance
	None	648.90	None	2,663.90	Universal Underwriters
\$	28,060.04 \$	25,522.59 \$	26,424.71 \$	31,064.59	Totals Reciprocal Companies
\$	4,311,578.29 \$	3,045,782.57 \$	2,777,285.92 \$	2,924,032.08	Grand TOTALS ALL COMPANIES

FIRE COVERAGE, 1945

FIRE COMPANIES

Table A-1

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 72,907.94	\$ 10,757.11	City of New York Ins. Co.	6,595.10	1,778.49
Agricultural Insurance Co.	29,589.00	5,338.00	Columbia Fire Ins. Co. (Ohio)	21,642.47	19,977.66
Albany Insurance Co.	7,524.50	2,327.28	Columbia Ins. Co. (N.Y.)	7,768.71	528.23
Alliance Insurance Co.	13,279.02	1,801.47	Commerce Insurance Co.	325.54	458.45
American Alliance Insurance Co.	10,199.42	1,606.33	Commercial Standard F. & M. Co.	744.25	7.69
American Central Insurance Co.	7,151.46	1,747.48	*Commercial Union Assur. Co.	9,825.02	3,330.10
American Druggists' Fire Ins. Co.	3,263.30	1,500.00	Commercial Union Fire Ins. Co.	3,152.58	367.99
American Eagle Fire Ins. Co.	9,530.22	3,185.23	Commonwealth Ins. Co. of N. Y.	10,062.02	2,979.85
Amer. Equitable Assurance Co.	13,044.49	18,399.03	Concordia Fire Ins. Co.	9,761.63	1,658.85
American & Foreign Ins. Co.	5,583.59	181.76	Connecticut Fire Ins. Co.	11,653.93	(7,176.12)
American Insurance Company	87,187.21	13,783.52	Continental Insurance Co.	101,181.49	46,103.59
Amer. National Fire Ins. Co.	8,658.78	456.21	Dixie Fire Insurance Co.	4,526.82	160.14
American Union Ins. Co. of N. Y.	1,147.10		Dubuque Fire & Marine Ins. Co.	1,638.16	84.20
Assoc. Fire & Marine Ins. Co.	104,697.34	15,439.51	Eagle Fire Co. of N. Y.	10,733.61	3,869.92
Atlas Assurance Co., Ltd	32,047.10	7,985.24	Employers' Fire Insurance Co.	7,735.48	364.81
Automobile Ins. Co. of Hartford	2,959.31	467.68	Equitable Fire & Marine Ins. Co.	4,570.66	(1,447.26)
Baltimore-American Ins. Co. of N. Y.	4,580.83	211.15	Eureka-Sec. Fire & Marine Ins. Co.	24,699.16	2,704.05
Bankers & Shippers Ins. Co. of N. Y.	5,409.15	1,074.77	Federal Insurance Co.	-4.18	2.21
Boston Insurance Co.	5,033.74	974.16	Federal Union Insurance Co.	8,311.08	401.22
British America Assurance Co.	36.93		Fidelity & Guaranty Fire Corp.	7,115.63	509.16
Caledonian-American Ins. Co.	19,306.91	281.45	Fidelity-Phenix Fire Ins. Co.	41,132.37	21,732.53
*Caledonian Insurance Co.	12,532.66	1,486.44	Fire Assoc. of Philadelphia	35,249.84	23,942.06
California Insurance Co.	10,238.66	2,405.33	Fireman's Fund Ins. Co.	80,015.33	(37,119.18)
Camden Fire Ins. Ass'n.	29,190.57	8,014.44	Firemen's Ins. Co. of Newark, N. J.	45,463.98	16,477.46
Capital Fire Ins. Co. of California	4,906.65	86.03	Flirst American Fire Ins. Co.	2,083.03	243.52
Central Ins. Co. of Baltimore	2,051.87	123.52	First Nat'l Ins. Co. of America	5,222.19	766.42
Central Manufacturers' Mutual Ins. Co.	2,957.19	105.86	Franklin Fire Ins. Co. of Philadelphia	35,981.96	3,371.32
Century Insurance Co., Ltd.	-6,453.05	727.58	General Ins. Co. of America	24,406.25	2,439.80
Citizens Fund Mutual Fire Ins. Co.	26,068.00	3,644.00	Girard Fire & Marine Ins. Co.	14,054.69	13,991.82
Citizens Insurance Co. of N. J.	9,630.25	230.30	Glens Falls Insurance Co.	12,161.80	1,424.36

FIRE COVERAGE, 1945—(Continued)

FIRE COMPANIES

Table A-1

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Globe & Republic Ins. Co. of Amer.	42,793.30	12,180.72	Mercantile Ins. Co. of America	16,259.76	1,995.73
Globe & Rutgers Fire Ins. Co.	4,551.00	355.45	Merchants Fire Insurance Co.	20,604.93	2,152.90
Grain Dealers Nat'l. Mutual Fire In	13,600.74	16,037.95	Mercury Insurance Co.	6,330.29	992.21
Granite State Fire Ins. Co.	953.39	114.11	Michigan Fire & Marine Ins. Co.	3,533.65	2,517.63
Great American Ins. Co.	48,873.01	106,384.57	Michigan Millers Mut. Fire Ins. Co.	12,459.85	14,552.80
Hanover Fire Insurance Co.	31,161.55	9,733.24	Millers' Mutual Fire Ins. Ass'n.	10,173.78	16,277.94
Hdwre D'rs. Mutual Fire Ins. Co.	25,612.63	3,796.31	Millers Mut. Fire Ins. Co.	4,095.48	2,086.82
Hardware Mutual Ins. Co. of Minn.	41,135.76	546.09	Millers Mut. Fire Ins. Co. of Texas	5,037.47	2,078.31
Hartford Fire Insurance Co.	192,811.35	27,519.55	Millers National Ins. Co.	53,997.12	15,040.81
Home Fire & Marine Ins. Co.	29,781.49	(7,052.76)	Mill Owners Mutual Fire Ins. Co.	11,133.38	14,854.33
Home Insurance Company	263,190.79	76,271.58	Milwaukee Mechanics' Ins. Co.	21,586.63	12,162.04
Homeland Ins. Co. of America	18,088.21	3,160.05	Minneapolis Fire & Marine Ins. Co.	41,001.24	(26,557.63)
Imperial Assurance Co.	2,906.98	7,521.34	Monarch Fire Insurance Co.	46,278.46	8,306.29
Implement D'rs. Mut. Fire Ins. Co.	18,214.21	1,291.59	Mutual Implement & Hdwe Ins. Co.	25,612.63	3,670.59
Indiana lumbermens Mut. Ins. Co.	-5.62		Nat'l. Ben Franklin Fire Ins. Co.	7,256.76	696.28
Insurance Co. of North America	75,382.50	71,968.83	National Fire Insurance Co.	32,842.83	23,976.59
Iowa Mutual Insurance Co.	14,403.95	4,754.00	National Liberty Ins. Co. of Amer.	30,233.58	5,912.70
Jersey Ins. Company of N. Y.	4,814.04	2,656.00	National Retailers Mutual Ins. Co.	3,353.21	37.41
Law Union & Rock Ins. Co. Ltd.	4,301.96	307.38	National Security Ins. Co.	620.37	166.84
Liverpool & London & Globe Ins. Co.	30,354.36	24,191.31	National Union Fire Ins. Co.	35,336.54	16,553.50
London Assurance	9,368.59	7,712.02	Newark Fire Ins. Co.	10,572.25	-97.69
London & Lancashire Ins. Co., Ltd.	7,092.94	3,002.93	New Brunswick Fire Ins. Co.	5,458.85	2,608.39
London & Scottish Assur. Corp., Ltd.	2,261.74	437.08	New England Fire Ins. Co.	3,355.44	467.27
Lumber Mutual Fire Ins. Co.	-1.98	None	New Hampshire Fire Ins. Co.	20,110.19	
Lumbermens Mutual Ins. Co.	-4.72	1.07	New York Underwriters Ins. Co.	40,499.35	8,028.10
Lumbermen's Underwriting Alliance	22,982.14	1,097.13	*New Zealand Ins. Co.	7,563.98	2,650.15
Manhattan Fire & Marine Ins. Co.	9,746.45	1,380.14	Niagara Fire Ins. Co.	25,053.39	3,495.06
Manufacturers' Fire Ins. Co.	276.38	None	North Brit. & Merc. Ins. Co.	37,878.42	10,897.15
Maryland Insurance Co.	3,248.72	583.05	Northern Assurance Co.	17,664.01	6,458.22
Mass. Fire & Marine Ins. Co.	3,809.49	3,634.38	North River Ins. Co.	18,379.94	923.23

FIRE COVERAGE, 1945—(Continued)

FIRE COMPANIES

Table A-1

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Northwestern Fire & Marine Ins. Co.	4,237.01	319.07	Sentinel Fire Ins. Co.	\$ 8,163.46	\$ 6,383.19
Northwestern Mutual Fire Ass'n.	90,605.86	29,268.72	Southern Fire Ins. Co.	1,129.17	158.48
Northwestern National Ins. Co.	5,544.21	1,883.82	Springfield Fire & Marine Ins. Co.	67,974.97	17,822.58
Norwich Union Fire Ins. Soc. Ltd.	18,005.60	10,835.67	Standard Fire Ins. Co.	428.99	106.74
Old Colony Ins. Co.	5,753.45	10.80	Star Ins. Co. of America	14,041.21	18,920.87
Orient Insurance Company	8,781.24	736.12	State Farm Fire Ins. Co.	3,863.95	1,440.43
Pacific Fire Ins. Co.	8,225.46	137.02	Sun Insurance Office, Ltd.	20,786.64	2,660.16
Pacific Nat'l. Fire Ins. Co.	10,060.88	305.89	Transcontinental Ins. Co.	5,073.34	1,972.27
Palatine Ins. Co. Ltd.	5,331.42	2,299.31	Travelers Fire Ins. Co.	12,451.82	14,221.33
Paramount Fire Ins. Co.	5,184.95	187.64	Twin City Fire Ins. Co.	3,936.97	619.06
Pearl Assurance Co.	30,607.20	3,611.58	Union Assurance Society, Ltd.	1,569.85	18.18
Pennsylvania Fire Ins. Co.	51,966.61	5,173.79	United Firemen's Insurance Co.	35.44	12.12
Penna. Lumbermens Mut. Fire Ins. Co.	7.96	None	United Mutual Fire Ins. Co.	5,529.64	
Penna. Millers Mutual Fire Ins. Co.	4,926.53	2,975.70	United States Fire Ins. Co.	25,115.23	16,760.48
Philadelphia Fire & Marine Ins. Co.	9,896.24	8,210.50	Universal Underwriters	2,300.50	2,015.00
Phoenix Assurance Co., Ltd.	43,847.88	7,937.68	Utah Home Fire Ins. Co.	548.67	
Phoenix Insurance Company	42,257.47	(30,922.36)	Valley Mutual Fire Ins. Co.	12,850.96	
Providence Washington Ins. Co.	6,619.51	3,130.94	Virginia Fire & Marine Ins. Co.	2,083.93	1,309.43
Queen Ins. Co. of America	28,912.04	9,656.07	Westchester Fire Ins. Co.	48,473.57	18,797.58
Reliance Ins. Co. of Philadelphia	6,916.95	275.56	Western Assurance Co.	5,845.30	884.07
Richmond Insurance Co. of N. Y.	1,133.15	3,022.77	Western Millers Mutual Fire Ins. Co.	2,520.51	2,135.00
Rochester American Ins. Co.	11,905.19	2,176.81	Western National Ins. Co.	14,554.50	(750.08)
Rocky Mountain Fire Ins. Co.	94,129.05	19,153.43	World Fire & Marine Ins. Co.	7,993.39	1,776.44
Royal Exchange Assurance	7,584.61	448.71			
Royal Insurance Co., Ltd.	54,726.64	11,366.06	TOTALS, FIRE COVERAGE	\$ 3,492,520.94	\$ 1,105,048.23
Safeguard Insurance Co. of N. Y.	35,061.40	15.65			
St. Paul Fire & Marine Ins. Co.	53,177.50	17,007.75	Total in parentheses (see Note, page 9	\$	\$ 111,025.39
*Scottish Union & Nat'l. Ins. Co.	7,340.19				
Security Insurance Co.	9,919.56				

EXTENDED COVERAGE, 1945

FIRE COMPANIES

Table A-2

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 5,206.00	2,241.19	City of New York Ins. Co.	566.96	84.88
Agricultural Insurance Co.	1,220.00	761.00	Columbia Fire Insurance Co.	1,263.15	422.80
Albany Insurance Co.	654.39	307.46	Columbia Ins. Co. (N.Y.)	1,023.41	150.10
Alliance Insurance Co. of Phila.	1,367.59	139.84	Commerce Insurance Co.	13.27	
American Alliance Insurance Co.	682.90	229.28	Commercial Union Assur. Co., Ltd.	709.56	126.30
American Central Insurance Co.	676.98	143.15	Commercial Union Fire Ins. Co.	275.76	32.80
American Druggists' Fire Ins. Co.	37.83	None	Commonwealth Ins. Co. of N. Y.	927.63	225.22
American Eagle Fire Ins. Co.	970.63	524.65	Concordia Fire Ins. Co.	1,212.33	10.93
Amer. Equitable Assur. Co. of N. Y.	526.88	235.22	Connecticut Fire Ins. Co.	1,032.29	(955.73)
American & Foreign Ins. Co.	605.98	45.40	Continental Insurance Co.	8,122.68	2,581.62
American Insurance Company	6,573.05	2,469.57	Dixie Fire Insurance Co.	344.02	11.75
Amer. National Fire Ins. Co.	1,180.30	-150.90	Dubuque Fire & Marine Ins. Co.	101.25	-4.20
American Union Ins. Co. of N. Y.	88.53		Eagle Fire Co. of N. Y.	421.88	25.00
Assoc. Fire & Marine Ins. Co.	10,683.55	3,685.30	Equitable Fire & Marine Ins. Co.	413.90	(48.39)
Atlas Assurance Co., Ltd.	2,105.08	928.28	Eureka Sec. Fire & Marine Ins. Co.	2,552.22	303.15
Automobile Ins. Co. of Hartford	370.91	322.73	Federal Insurance Co.	-1.85	
Baltimore Amer. Ins. Co. of N. Y.	309.72	137.89	Federal Union Insurance Co.	890.76	38.60
Bankers & Shippers Ins. Co. of N. Y.	738.46	13.94	Fidelity & Guaranty Fire Corp.	512.68	583.49
Boston Insurance Co.	340.55	559.85	Fidelity-Phenix Fire Ins. Co.	3,880.45	866.91
Caledonian-American Ins. Co.	2,095.23		Fire Assoc. of Philadelphia	2,612.67	
Caledonian Insurance Co.	649.48	142.60	Fireman's Fund Ins. Co.	4,820.86	(1,962.05)
California Insurance Co.	621.15	237.09	Firemen's Ins. Co. of Newark, N. J.	5,237.23	664.94
Camden Fire Ins. Ass'n.	2,372.42	2,896.20	First American Fire Ins. Co.	172.13	-562.39
Capital Fire Ins. of California	391.06		First Nat'l. Insurance Co. of Amer.	493.52	415.50
Central Ins. Co. of Baltimore	125.21		Franklin Fire Ins. Co. of Philadelphia	2,303.94	666.38
Central Manufacturers' Mutual Ins. Co.	539.13	176.40	General Ins. Co. of America	2,306.26	3,094.37
Century Insurance Co., Ltd.	-310.59	28.00	Guard Fire & Marine Ins. Co.	1,587.26	413.43
Charter Oak Fire Ins. Co.	20.36	None	Glens Falls Insurance Co.	1,140.30	325.62
Citizens Fund Mutual Fire Ins. Co.	1,239.00		Globe & Republic Ins. Co. of Amer.	2,847.21	321.51
Citizens Insurance Co. of N. J.	1,069.74	98.20	Globe & Rutgers Fire Ins. Co.	273.99	71.30

EXTENDED COVERAGE, 1945

FIRE COMPANIES

Table A-2

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Grain Dealers National Mutual Fire	\$		Miller's Mutual Fire Ins. Ass'n.	\$	
Granite State Fire Ins. Co.	69.99	8.53	Millers Mutual Fire Ins. Co.	26.49	8.53
Great American Ins. Co.	307.55	55.30	Millers Mut. Fire Ins. Co. of Texas.	14.37	4.57
Hanover Fire Insurance Co.	2,114.34	1,827.85	Mill Owners Mutual Fire Ins. Co.	14.79	2.22
Hardware Dealers Mutual Fire Ins.	1,812.45	122.91	Milwaukee Mechanics Ins. Co.	35.37	8.53
		333.34		1,716.35	138.53
Hardware Mutual Ins. Co. of Minn.	2,146.23	953.94	Minneapolis Fire & Marine Ins. Co.	2,969.82	(1,920.35)
Hartford Fire Insurance Co.	13,970.72	5,259.19	Monarch Fire Insurance Co.	4,245.06	322.27
Home Fire & Marine Ins. Co.	2,086.72	(879.33)	Mutual Implement & Hdwe. Ins. Co.	1,812.45	333.34
Home Insurance Company	17,061.06	9,057.76	Nat'l Ben Franklin Fire Ins. Co.	874.03	52.00
Homeland Ins. Co. of America	1,546.27	215.58	National Fire Insurance Co.	2,575.34	337.74
Imperial Assurance Co.	365.48	3.07	National Liberty Ins. Co. of America	2,080.72	280.94
Implement Dealers Mut. Fire Ins.	1,915.58	167.27	National Retailers Mutual Ins. Co.	318.60	-4.45
Indiana Lumbermens Mut. Ins. Co.	.83	None	National Security Ins. Co.	33.00	
Insurance Co. of N. America	5,310.31	2,987.77	National Union Fire Ins. Co.	796.59	609.53
Iowa Mutual Insurance Co.	941.30	476.43	Newark Fire Ins. Co.	1,008.11	-32.10
Jersey Insurance Co. of N. Y.	288.37	687.96	New Brunswick Fire Ins. Co.	439.26	15.72
Law Union & Rock Inc. Co.	283.43	89.34	New England Fire Ins. Co.	376.90	
Liverpool, London & Globe Ins. Co.	1,830.50	539.12	New Hampshire Fire Ins. Co.	1,107.74	479.18
London & Lancashire Ins. Co.	693.57	341.10	New York Underwriters Ins. Co.	3,572.75	2,092.45
London & Scottish Assur. Corp.	145.47	535.37	New Zealand Ins. Co., Ltd.	457.41	271.41
Lumber Mutual Fire Ins. Co.	1.16	None	Niagara Fire Ins. Co.	2,934.04	1,044.82
Lumbermens Mutual Ins. Co.	.85	None	North Brit. & Merc. Ins. Co.	3,133.23	1,321.70
Manufacturers' Fire Ins. Co.	47.47	None	Northern Assurance Co., Ltd.	1,313.21	226.15
Maryland Insurance Co.	374.99	-29.88	North River Ins. Co.	1,066.54	
Mass. Fire & Marine Ins. Co.	582.63	23.62	Northwestern Fire & Marine Ins. Co.	440.59	3.43
Mercantile Insurance Co. of Amer.	2,656.95	132.62	Northwestern Mutual Fire Ass'n.	7,799.32	7,265.46
Merchants Fire Ins. Co.	1,783.43	547.91	Northwestern National Ins. Co.	365.72	520.44
Mercury Insurance Co.	589.28	115.45	Norwich Union Fire Ins. Society, Ltd.	1,221.63	618.90
Michigan Fire & Marine Ins. Co.	313.79	83.61	Old Colony Ins. Co.	502.96	14.03
Michigan Millers Mutual Fire Ins. Co.	29.91	1.36	Orient Insurance Company	1,066.30	211.23

Table A-2

FIRE COMPANIES

EXTENDED COVERAGE, 1945—(Continued)

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Pacific Fire Ins. Co.	901.00	56.23	Springfield Fire & Marine Ins. Co.	3,736.39	1,716.63
Pacific Nat'l. Fire Ins. Co.	713.02	447.44	Standard Fire Ins. Co.	102.03	326.24
Palentine Insurance Co., Ltd.	531.93	228.46	Star Ins. Co. of America	511.21	366.08
Paramount Fire Ins. Co.	871.60	38.00	State Farm Fire Ins. Co.	538.43	50.90
Pearl Assur. Ins. Co., Ltd.	1,796.38	978.22	Sun Insurance Office, Ltd.	2,491.27	-110.93
Pennsylvania Fire Ins. Co.	3,815.70	366.55	Transcontinental Ins. Co.	220.17	(1,004.63)
Penn. Lumbermens Mut. Fire Ins. Co.	5.94	None	Travelers Fire Ins. Co.	1,056.89	-402.50
Penn. Millers Mutual Fire Ins. Co.	14.79	2.27	Twin City Fire Ins. Co.	519.03	306.34
Philadelphia Fire & Marine Ins. Co.	373.57	168.94	Union Assurance Society, Ltd.	73.48	None
Phoenix Assurance Co., Ltd.	3,784.65	2,963.97	United Firemen's Ins. Co. of Phila.	9.59	57.51
Phoenix Insurance Company	3,911.79	(912.96)	United Mutual Fire Ins. Co.	289.02	
Providence Washington Ins. Co.	433.67	1,459.90	United States Fire Ins. Co.	1,741.20	1,226.82
Queen Ins. Co. of America	2,243.27	1,429.40	Utah Home Fire Ins. Co.	59.78	None
Reliance Ins. Co. of Philadelphia	517.46	638.13	Valley Mutual Fire Ins. Co.	50	
Richmond Ins. Co. of N. Y.	255.19	107.68	Virginia Fire & Marine Ins. Co.	220.76	3.85
Rochester American Ins. Co.	767.14	646.38	Westchester Fire Ins. Co.	4,232.84	573.37
Rocky Mountain Fire Ins. Co.	6,747.30	4,931.73	Western Assurance Co.	281.62	261.26
Royal Exchange Assurance	411.34	565.12	Western Millers Mutual Fire Ins. Co.	17.64	5.00
Royal Insurance Co., Ltd.	3,182.08	1,758.07	Western National Ins. Co.	1,121.13	(191.62)
Safeguard Insurance Co. of N. Y.	6,623.69	20.24	World Fire & Marine Ins. Co.	529.18	67.45
St. Paul Fire & Marine Ins. Co.	4,795.31	1,518.76	TOTALS, EXTENDED COVERAGE	\$ 260,015.60	\$ 90,414.47
Scottish Union & Nat'l. Ins. Co.	689.15		Total in parentheses (see Note on Page 9)	\$	\$ 7,875.06
Security Insurance Co.	806.00	98.85			
Sentinel Fire Ins. Co.	213.66				
Southern Fire Ins. Co.	32.83				

Table A-3

FIRE COMPANIES

OCEAN MARINE COVERAGE, 1945

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
American Insurance Company	\$	4.72	Great American Insurance Co.	160.00	None
Boston Insurance Company		15.00	Hanover Fire Insurance Company	None	8.52
Camden Fire Ins. Ass'n.	87.00		Home Insurance Company	3.66	8.39
Connecticut Fire Ins. Company	40.00		Iowa Mutual Insurance Company	799.69	
Continental Insurance Company		19.16	Reliance Insurance Co. of Phila.	30.00	
Federal Insurance Company		187.64	Standard Fire Insurance Co.	42.67	None
Fidelity-Phenix Fire Ins. Co.		19.16	Sun Insurance Office, Ltd.	-21.07	-170.29
Firemen's Ins. Co. of Newark, N. J.	6.00	4.72	Westchester Fire Insurance Co.	119.00	
General Ins. Co. of America	.18		TOTALS, OCEAN MARINE COVERAGE	\$ 1,257.13	\$ 116.18
Glens Falls Ins. Company		19.16			

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MOTOR VEHICLE FIRE COVERAGE, 1945

FIRE COMPANIES

Table A-4

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 365.27	94.00	Commercial Standard F. M. Co.	73.44	None
Agricultural Insurance Co.	704.00	17.73	Commercial Union Assur. Co., Ltd.	66.35	None
Alliance Ins. Co. of Philadelphia	409.78	43.35	Commonwealth Ins. Co. of N. Y.	96.60	---
Allstate Fire Insurance Co.	257.99	None	Concordia Fire Ins. Co.	574.02	---
American Alliance Insurance Co.	1,471.85	-354.93	Connecticut Fire Ins. Co.	210.38	---
American Auto Fire Ins. Co.	674.59	59.00	Continental Insurance Co.	888.22	---
American Aviation & Gen. Ins. Co.	30.91	---	Dixie Fire Insurance Co.	101.10	532.50
American Eagle Fire Ins. Co.	1.80	---	Dubuque Fire & Marine Ins. Co.	462.98	275.50
American Equitable Ins. Co. of N. Y.	70.83	---	Eagle Fire Co. of N. Y.	286.77	85.56
American & Foreign Ins. Co.	284.09	194.98	Employers' Fire Insurance Co.	893.02	---
American Insurance Company	72.28	None	Equitable Fire & Marine Ins. Co.	30.46	---
Amer. National Fire Ins. Co.	3,696.57	1,717.10	Eureka-Sec. Fire & Marine Ins. Co.	62.96	None
Assoc. Fire & Marine Ins. Co.	133.02	---	Farmers Auto Inter. Ins. Exchange	3,621.12	22.40
Automobile Mutual Ins. Co. of America	188.00	None	Federal Insurance Co.	576.62	---
Automobile Ins. Co. of Hartford, Conn.	943.27	134.85	Federal Union Insurance Co.	94.87	---
Baltimore Amer. Ins. Co. of N. Y.	227.91	None	Fidelity & Guaranty Fire Corp.	6,166.51	5,441.94
Bankers & Shippers Ins. Co. of N. Y.	31.00	---	Fidelity-Phenix Fire Ins. Co.	153.06	747.54
Boston Insurance Co.	1.76	---	Fire Assoc. of Philadelphia	1,360.98	(1,274.75)
California Insurance Co.	53.90	None	Fireman's Fund Ins. Co.	1,737.04	---
Calvert Fire Insurance Co.	3,951.34	798.11	Firemen's Ins. Co. of Newark, N. J.	---	---
Camden Fire Ins. Ass'n.	64.00	---	First American Fire Ins. Co.	71.09	894.66
Capital Fire Ins. Co. of California	116.16	28.75	Franklin Fire Ins. Co. of Phila.	3,073.13	None
Central Ins. Co. of Baltimore	31.51	---	General Ins. Co. of America	1,480.55	---
Central Manufacturers Mutual Ins. Co.	504.59	None	Girard Fire & Marine Ins. Co.	645.65	---
Citizens Fund Mut. Fire Ins. Co.	4,605.00	2,045.00	Glens Falls Insurance Co.	114.88	---
Citizens Insurance Co. of N. J.	183.38	---	Globe & Rutgers Fire Ins. Co.	2.43	None
City of New York Ins. Co.	230.83	None	Grain D'rs Nat'l. Mut. Fire Ins. Co.	215.69	None
Columbia Fire Insurance Co.	247.80	151.92	Great American Ins. Co.	1,424.36	None
Columbia Ins. Co. (N.Y.)	20.61	None	Hanover Fire Insurance Co.	212.00	None
			Hdwe. Dealers Mut. Fire Ins. Co.	1,437.67	821.12

MOTOR VEHICLE FIRE COVERAGE, 1945—(Continued)

FIRE COMPANIES

Table A-4

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Hdwe. Mutual Ins. Co. of Minn.	926.79	8,645.00	National Union Fire Ins. Co.	144.53	1,517.10
Hartford Fire Insurance Co.	8,547.00	(1,600.10)	Newark Fire Ins. Co.	169.38	1,150.00
Home Fire & Marine Ins. Co.	1,357.25	2,524.97	New Brunswick Fire Ins. Co.	251.60	None
Home Insurance Company	12,828.44		New Hampshire Fire Ins. Co.	44.98	None
Homeland Ins. Co. of America	3,653.40		New York Underwriters Ins. Co.	1,313.28	67.90
Imperial Assurance Co.	220.92	-2.61	New Zealand Ins. Co., Ltd.	15.00	
Implement Dealers Mutual Fire Ins.	2,302.85	57.96	Niagara Fire Ins. Co.	887.37	
Insurance Co. of N. America	482.51	125.84	North Brit. & Merc. Ins. Co.	3,314.10	
Iowa Mutual Ins. Co.	1,908.02		Northern Assurance Co., Ltd.	63.00	
Liverpool & London & Globe Ins. Co.	81.01		North River Ins. Co.	13.00	
London Assurance Co.	3.63		Northwestern Fire & Marine Ins. Co.	141.73	-32.52
London & Lancashire Ins. Co., Ltd.	88.69		Northwestern Mutual Fire Ass'n.	7,313.85	2,352.28
London & Scottish Assur. Corp. Ltd.	105.00		Northwestern National Ins. Co.	140.61	61.15
Manhattan Fire & Marine Ins. Co.	1.76		Norwich Union Fire Ins. Society,	227.87	
Maryland Insurance Co.	94.11		Ocean Marine Ins. Co.	97.25	
Mass. Fire & Marine Ins. Co.	124.26	None	Old Colony Ins. Co.	7.35	-1.55
Mercantile Ins. Co. of America	710.72	None	Pacific Fire Ins. Co.	31.32	None
Merchants Fire Ins. Co.	63.22	8.53	Pacific Nat'l. Fire Ins. Co.	31.91	
Mercury Insurance Co.	54.69		Pearl Assur. Co., Ltd.	39.00	
Millers National Ins. Co.			Pennsylvania Fire Ins. Co.	4,522.81	
Milwaukee Mechanics Ins. Co.	1,505.31		Penna. Lumbermens Mut. Fire Ins. Co.	42.09	21.81
Minneapolis Fire & Marine Ins. Co.	2,494.04		Philadelphia Fire & Marine Ins. Co.	56.92	616.88
Monarch Fire Insurance Co.	259.01	None	Phoenix Assurance Co., Ltd.	1,673.21	
Motors Insurance Corp.	4,172.22	9,555.09	Phoenix Insurance Company	6,012.17	
Mutual Implement & Hdwe. Ins. Co.	320.62	80.95	Providence Washington Ins. Co.	636.82	
Natl. Ben Franklin Fire Ins. Co.	310.41		Provident Fire Ins. Co.	.69	
National Fire Insurance Co.	6.00	None	Queen Insurance Co.	556.76	
National Liberty Ins. Co.	1,701.13		Reliance Ins. Co. of Philadelphia	56.83	None
National Retailers Mutual Ins. Co.	1,593.71		Rochester American Ins. Co.	101.15	
National Security Ins. Co.	3.82		Rocky Mountain Fire Ins. Co.	1,915.29	325.17

MOTOR VEHICLE (EX. FIRE) COVERAGE, 1945

FIRE COMPANIES

Table A-5

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Citizens Insurance Co. of N. J.	\$ 553.72	53.85	Great American Ins. Co.	10,646.51	5,035.53
City of New York Ins. Co.	1,051.50	773.31	Hanover Fire Insurance Co.	1,978.34	37.86
Columbia Fire Insurance Co.	1,682.55	1,161.23	Hawes, Dealers Mut. Fire Ins. Co.	1,922.67	None
Columbia Ins. Co. (N.Y.)	449.48	None	Hawe, Mutual Ins. Co. of Minn.	3,457.82	2,008.81
Commercial Standard F. & M.	1,980.56	190.94	Hartford Fire Insurance Co.	43,161.61	14,203.63
Commercial Union Assur. Co., Ltd.	350.55	-44.25	Home Fire & Marine Ins. Co.	7,868.60	(2,987.93)
Commonwealth Ins. Co. of N. Y.	289.79	None	Home Insurance Company	58,440.68	28,350.88
Concordia Fire Ins. Co.	5,021.59	2,793.13	Homeland Ins. Co. of America	10,960.20	2,288.95
Connecticut Fire Ins. Co.	2,093.05	(310.81)	Imperial Assurance Co.	493.82	-4.44
Continental Insurance Co.	3,874.36	1,529.36	Implement Dealers Mutual Fire Ins.	11,517.73	2,189.81
Dixie Fire Insurance Co.	685.18	None	Insurance Co. of N. America	2,877.73	742.71
Dubuque Fire & Marine Ins. Co.	3,511.63	2,003.21	Jersey Insurance Co.	57.00	57.00
Eagle Fire Co. of N. Y.	2,167.42	615.72	Liverpool & London & Globe Ins. Co.	552.14	694.07
Employers' Fire Insurance Co.	4,012.08	2,226.39	London Assurance Co.	28.37	10.00
Eureka-Sec. Fire & Marine Ins. Co.	23.41	None	London & Lancashire Ins. Co., Ltd.	316.21	18.50
Farmers Auto. Inter. Ins. Exchange	41,251.45	27,012.23	London & Scottish Assur. Corp. Ltd.	336.02	19.29
Federal Insurance Co.	717.70	None	Manhattan Fire & Marine Ins. Co.	4.24	22.00
Federal Union Insurance Co.	529.17	106.74	Manufacturers' Fire Ins. Co.	1.71	None
Fidelity & Guaranty Fire Corp.	27,530.27	15,885.51	Maryland Insurance Co.	410.50	2,697.02
Fidelity-Phenix Fire Ins. Co.	753.18	437.60	Mass. Fire & Marine Ins. Co.	822.90	668.33
Fire Assoc. of Philadelphia	359.14	9.59	Mercantile Ins. Co. of America	2,132.18	788.63
Fireman's Fund Ins. Co.	17,102.51	(4,666.60)	Merchants Fire Ins. Co.	39.40	1,577.93
Firemen's Insurance Co.	10,850.42	4,609.60	Mercury Insurance Co.	359.26	374.70
First American Fire Ins. Co.	310.05	5,107.14	Michigan Fire & Marine Ins. Co.	10.64	8.25
Franklin Fire Ins. Co. of Phila.	13,999.83	None	Michigan Millers Mut. Fire Ins. Co.	None	None
General Ins. Co. of America	7,093.36	4,371.91	Millers National Ins. Company	10,182.96	-3.00
Girard Fire & Marine Ins. Co.	6,077.11	3,024.87	Milwaukee Mechanics Ins. Co.	6,497.34	5,458.80
Glens Falls Insurance Co.	161.70	5.75	Minneapolis Fire & Marine Ins. Co.	37,346.37	(835.10)
Globe & Rutgers Fire Ins. Co.	31.57	101.14	Motors Insurance Corp.	158.17	24,793.29
Grain D'Is Nat'l Mut. Fire Ins. Co.	669.33	None	Mutual Implement & Hdwe. Ins. Co.	None	24.86

MOTOR VEHICLE (EX. FIRE) COVERAGE, 1945

FIRE COMPANIES

Table A-5

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Nat'l Ben Franklin Fire Ins. Co.	2,596.88	2,415.69	Rocky Mountain Fire Ins. Co.	8,960.64	6,695.25
National Fire Insurance Co.	1,144.38	2,541.39	Royal Exchange Assurance	3,902.17	1,776.60
National Liberty Ins. Co. of America	7,749.59	4,498.66	Royal Insurance Co. Ltd.	4,588.31	1,801.83
National Retailers Mutual Ins. Co.	5,140.00	2,593.86	St. Paul Fire & Marine Ins. Co.	10,924.66	4,453.59
National Security Ins. Co.	30.18	Scottish Union & Nat'l. Ins. Co.	563.75
National Union Fire Ins. Co.	819.00	Security Insurance Co.	4,871.21
Newark Fire Ins. Co.	960.72	114.88	Service Fire Ins. Co. of N. Y.	14,183.33	10,124.19
New Brunswick Fire Ins. Co.	1,146.18	209.49	Springfield Fire & Marine Ins. Co.	1,459.36	303.19
New England Fire Ins. Co.	274.80	Star Insurance Co. of America	22,210.39	9,781.65
New Hampshire Fire Ins. Co.	231.62	98.50	State Farm Fire Insurance Co.
New York Underwriters Ins. Co.	4,813.07	2,714.99	Sun Insurance Office, Ltd.	1,108.41	147.41
Niagara Fire Ins. Co.	3,870.62	2,192.94	Transcontinental Ins. Co.	2,602.00	3,417.87
North Brit. & Merc. Ins. Co.	9,942.31	4,832.92	Travelers Fire Insurance Co.	694.71	-39.00
Northern Assurance Co., Ltd.	12.03	Twin City Fire Insurance Co.	31.67
North River Ins. Co.	235.11	157.00	Union Assurance Society, Ltd.	99.10	40.46
Northwestern Fire & Marine Ins. Co.	360.74	160.31	United Firemen's Ins. Co. of Phila.	428.69	-215.06
Northwestern Mutual Fire Ass'n.	5,017.23	2,877.36	United Mutual Fire Ins. Co.	754.79
Northwestern National Ins. Co.	791.56	1,316.96	United States Fire Ins. Co.	2,253.32	1,976.80
Norwich Union Fire Ins. Society, Ltd.	1,946.59	2,441.44	Universal Underwriters	353.39
Ocean Marine Ins. Co., Ltd.	291.75	Valley Mutual Fire Ins. Co.	5,948.39	1,175.01
Old Colony Ins. Co.	37.65	None	Virginia Fire & Marine Ins. Co.	523.39	594.33
Pacific Fire Ins. Co.	123.07	-15.00	Westchester Fire Insurance Co.	33,954.80	19,612.59
Pacific Nat'l. Fire Ins. Co.	21.96	-73.34	Western National Ins. Company	6,369.60	(1,789.67)
Palantine Insurance Co., Ltd.	113.70	8.00	World Fire & Marine Ins. Co.	519.47
Pearl Assur. Ins. Co., Ltd.	6.33	None	Zurich Fire Ins. Co. of N. Y.	4,991.21	2,679.09
Pennsylvania Fire Ins. Co.	13,568.42	7,189.99			
Penna. Lumbermen Mut. Fire Ins. Co.	27.26	9.34			
Philadelphia Fire & Marine Ins. Co.	407.08	2.88			
Phoenix Assurance Co., Ltd.	4,100.74	1,512.52			
Phoenix Insurance Company	24,756.65	(10,904.86)			
Providence Washington Ins. Co.	4,955.15	1,762.11			
Provident Fire Ins. Co.	5.26			
Queen Insurance Co.	3,976.58	1,833.56			
Reliance Insurance Co.	399.62	45.50			
Rochester American Ins. Co.	593.46	468.98			
			TOTALS, MOTOR VEHICLE (EX. FIRE)	\$ 689,322.82	\$ 323,524.21
			Total in parentheses (see Note on page 9)	\$ 21,403.97

HAIL COVERAGE (GROWING CROPS), 1945

FIRE COMPANIES

Table A-6

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 178,111.13	175,509.09	New England Fire Ins. Company	9,862.99	892.61
Alliance Ins. Co. of Phila.	4,521.84	3,569.74	Niagara Fire Insurance Company	35,197.15	31,049.95
American Alliance Ins. Company	81,701.15	37,182.79	Northwestern Fire & Marine Ins. Co.	9,190.21	5,502.08
American Eagle Fire Ins. Co.	19,437.11	3,573.63	Philadelphia Fire & Marine Ins. Co.	17,549.48	7,239.78
Baltimore American Ins. Co.	40,181.52	20,636.57	Rochester American Insurance Company	61,164.53	132,192.96
Citizens Ins. Co. of New Jersey	75,456.82	48,425.59	Rocky Mountain Fire Ins. Company	69,624.94	40,799.97
City of New York Insurance Company	43,935.89	20,762.09	Sentinel Fire Insurance Company	53,477.68	22,652.01
Continental Insurance Company	130,153.83	73,339.19	Springfield Fire & Marine Ins. Co.	50,280.52	30,567.11
Equitable Fire & Marine Ins. Co.	229.44	(175.90)	Twin City Fire Insurance Company	6,684.90	1,298.91
Fidelity-Phoenix Fire Ins. Co.	65,198.17	38,517.57	World Fire & Marine Ins. Company	65,844.94	45,614.76
First American Fire Ins. Co.	30,241.32	22,760.52			
Franklin Fire Ins. Co. of Phila.	122,766.09	71,801.40	TOTALS, HAIL (GROWING CROPS)	\$ 1,849,811.62	\$ 1,274,738.25
Great American Insurance Co.	203,633.96	124,881.81	Total in parentheses (see Note on page 9)		\$ 175.90
Home Insurance Company	358,401.07	229,095.50			
Insurance Co. of North America	55,188.29	52,674.14			
Mass. Fire & Marine Ins. Co.	35,957.71	29,691.80			
National Liberty Ins. Co. of America	25,566.94	4,506.68			

TORNADO, WINDSTORM, ETC. COVERAGE, 1945

FIRE COMPANIES

Table A-7

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 1,148.58	210.12	Commercial Standard F. & M.	125.13	None
Agricultural Insurance Co.	187.00	None	Continental Insurance Co.	237.22	356.14
Alliance Ins. Co. of Philadelphia	32.00	None	Employers' Fire Insurance Co.	220.52	15.18
American Central Insurance Co.	3.75	-25.00	Fidelity-Phoenix Fire Ins. Co.	169.82	1,201.65
American Eagle Fire Ins. Co.	36.75		Fire Assoc. of Philadelphia	19.23	
American Insurance Company	395.87	339.77	Fireman's Fund Ins. Co.	127.29	(5.19)
Amer. National Fire Ins. Co.		10.75	First American Fire Ins. Company	98.25	
American Union Insurance Co.	-5.01		Franklin Fire Insurance Co. of Phila.	88.35	None
Atlas Assurance Co.	11.60		General Ins. Co. of America	0.06	None
Camden Fire Ins. Ass'n.	5.50		Glens Falls Insurance Co.	-29.25	
Century Insurance Co. Ltd.		40.00	Globe & Republic Ins. Co.	None	165.57
Citizens Fund Mut. Fire Ins. Co.	3,843.00	1,175.00	Globe & Rutgers Fire Ins. Co.	69.29	None
City of New York Ins. Co.	44.63	None	Grain D'irs Nat'l. Mut. Fire Ins. Co.	683.07	300.90
Columbia Fire Insurance Co.	33.75	None	Great American Ins. Co.	75.00	369.85

TORNADO, WINDSTORM, ETC. COVERAGE, 1945 (Continued)

FIRE COMPANIES

Table A-7

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Hanover Fire Insurance Co.	143.24	303.44	Niagara Fire Insurance Company	11.25	
Hdwe. Dealers Mut. Fire Ins. Co.	10.46	25.00	North British & Mercantile Ins. Co.	42.27	
Hdwe. Mutual Ins. Co. of Minn.	3.86	88.61	North River Insurance Company	-91.65	
Hartford Fire Insurance Co.	4,275.64	505.08	Northwestern Fire & Marine Ins. Co.	-2.43	
Home Fire & Marine Ins. Co.	34.13		Northwestern Mutual Fire Ass'n.	8.84	
Home Insurance Company	1,677.03	476.14	Norwich Union Fire Ins. Soc. Ltd.	28.56	
Homeland Ins. Co. of America	28.25		Orient Insurance Company	45.00	
Implement Dealers Mutual Fire Ins.	12.20		Pacific Fire Insurance Company	23.98	
Insurance Co. of N. America	13.22		Pennsylvania Fire Insurance Co.	69.22	
London Assurance Co.	68.07	65.84	Penna. Millers Mutual Fire Ins. Co.	183.99	31.95
London & Scottish Assur. Corp. Ltd.	15.00		Phoenix Assurance Company, Ltd.	7.50	109.30
Lumbermens Mutual Ins. Company	None	52.14	Queen Insurance Company of America	41.44	30.00
Lumbermens' Underwriting Alliance	495.77	268.93	Richmond Insurance Co. of N. Y.	-172.55	2,571.82
Metacary Insurance Company	5.65		Rocky Mountain Fire Ins. Company	439.96	333.50
Michigan Millers Mut. Fire Ins. Co.	734.11	55.83	Royal Exchange Assurance	-26.25	
Millers Mut. Fire Ins. Ass'n of Ill.	427.42	55.76	Royal Insurance Company, Ltd.	149.63	
Millers Mutual Fire Ins. Company	170.03	78.25	St. Paul Fire & Marine Ins. Co.	94.08	
Millers Mut. Fire Ins. Co. of Texas	271.48	692.32	Scottish Union & National Ins. Co.	7.50	
Millers National Ins. Company	3,994.28	1,183.57	Security Insurance Company	16.50	
Mill Owners Mutual Fire Ins. Co.	764.31	159.95	Springfield Fire & Marine Ins. Co.	2,278.46	987.11
Minneapolis Fire & Marine Ins. Co.	1,828.45	(381.19)	Star Ins. Company of America	18.57	102.94
Monarch Fire Insurance Company	536.05	None	Sun Insurance Office, Ltd.	11.50	
Mutual Implement & Hdwe. Ins. Co.	10.46	25.00	Travelers Fire Insurance Co.	83.37	None
National Fire Insurance Company	142.46	136.00	Twin City Fire Ins. Company	28.50	
National Liberty Ins. Co. of America			Union Assurance Society, Ltd.	10.50	None
National Retailers Mut. Ins. Co.	154.21	55.45	Universal Underwriters	142.95	20.00
National Union Fire Ins. Company	397.02	438.02	Western Millers Mut. Fire Ins. Co.	119.05	
New Brunswick Fire Ins. Company	--37	None	World Fire & Marine Ins. Co.	38.95	
New Hampshire Fire Ins. Company		3.90			
New York Underwriters Ins. Co.	226.99	None			
			TOTALS, TORNADO, WINDSTORM, ETC.	\$ 27,643.94	\$ 13,015.78
			Total in parentheses (see Note on page 9)	\$	\$ 386.38

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1945 FIRE COMPANIES

Table A-8

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 601.36	\$ 284.97	Fidelity & Guaranty Fire Corp.	350.37	45.86
Agricultural Insurance Company	124.00	151.00	Fidelity-Phenix Fire Ins. Co.	737.87	515.43
Albany Insurance Company	5.00		Fire Association of Philadelphia	2,405.86	4,400.69
Alliance Ins. Co. of Philadelphia	425.96	59.92	Fireman's Fund Insurance Co.	1,157.31	705.75
American Alliance Insurance Co.	479.52	202.30	Firemen's Ins. Co. of Newark, N. J.		
American Automobile Fire Ins. Co.	367.70	23.00	First American Fire Ins. Co.	2.00	220.22
American Central Insurance Co.	138.20	None	Franklin Fire Ins. Co. of Phila.	2,264.44	1,607.60
American Eagle Fire Ins. Co.	246.30		General Ins. Co. of America	2,848.09	864.48
American & Foreign Ins. Company	238.24		Girard Fire & Marine Ins. Co.	780.31	35.50
American Insurance Company	1,159.16	161.24	Glens Falls Insurance Company	166.82	
Atlas Assurance Company, Ltd.	399.88		Globe & Rutgers Fire Ins. Co.	30.00	None
Automobile Ins. Co. of Hartford	2,979.20	983.14	Grain Dealers Nat'l Mut. Fire Ins.		893
Caledonian Insurance Company		5.09	Great American Insurance Company	2,942.82	220.20
California Insurance Company	1,182.12	327.99	Hanover Fire Ins. Company	46.05	395.98
Camden Fire Insurance Ass'n.	457.68		Hardware Dealers Mut. Fire Ins. Co.	483.80	261.31
Capital Fire Ins. Co. of California	956.92	27.00	Hardware Mutual Ins. Co. of Minn.	142.16	
Central Manufacturer's Mut. Ins. Co.	71.39	None	Hartford Fire Ins. Company	11,779.40	5,045.00
Citizens Ins. Co. of New Jersey	77.50		Home Fire & Marine Ins. Co.	2,962.71	71.13
City of New York Ins. Company	338.58	None	Home Insurance Company	16,517.12	397.80
Columbia Fire Insurance Company	395.98	76.50	Homeland Ins. Co. of America	154.31	
Columbia Insurance Co. of N. Y.	55.00	27.00	Imperial Assurance Company	219.30	None
Commercial Union Assur. Co., Ltd.	4,408.89	-194.00	Insurance Company of N. America	2,843.77	
Commercial Union Fire Ins. Company	66.66	None	Liverpool & London & Globe Ins. Co.	9,124.38	
Commonwealth Ins. Co. of N. Y.	858.36	100.50	London & Lancashire Ins. Co., Ltd.	10.00	
Concordia Fire Insurance Company	67.77	7.00	Long & Scottish Assur. Corp., Ltd.	68.24	
Connecticut Fire Ins. Company	9,754.29	(679.00)	Manufacturers Fire Insurance Co.	125.32	106.00
Continental Insurance Company	7,636.99	227.51	Maryland Insurance Company	39.21	
Dixie Fire Insurance Company	134.25	None	Mercantile Ins. Co. of America	3,750.76	458.20
Dubuque Fire & Marine Ins. Company	21.00		Mercury Insurance Company	303.39	-16.96
Eagle Fire Company of New York	851.82		Michigan Fire & Marine Ins. Co.	234.22	173.13
Employers' Fire Insurance Co.	548.77	-228.00	Michigan Millers Mut. Fire Ins. Co.	8.40	None
Equitable Fire & Marine Ins. Co.	347.06	(4,950.65)	Millers National Insurance Co.	5.10	None
Eureka-Security Fire & Marine Ins. Co.	1,828.85	None	Milwaukee Mechanics Ins. Co.	589.25	653.00
Federal Insurance Company	404.89		Minneapolis Fire & Marine Ins. Co.	5,213.26	(3,370.35)
Federal Union Insurance Company	114.00	3.00	Monarch Fire Ins. Co.	2,449.54	631.81

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1945 (Continued) FIRE COMPANIES

Table A-8

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Mutual Implement & Hdwe. Ins. Co.	483.80	261.31	Rochester American Ins. Company	480.25	15.93
National Ben Franklin Fire Ins. Co.	50.42	90.75	Rocky Mountain Fire Ins. Company	313.97	None
National Fire Insurance Company	3,512.47	266.54	Royal Exchange Assurance	338.58	
National Liberty Ins. Co. of America	8,963.46	443.33	Royal Insurance Company, Ltd.	1,537.78	60.00
National Retailers Mut. Ins. Co.	164.12		St. Paul Fire & Marine Ins. Co.	10,271.00	2,070.36
National Surety Marine Ins. Corp.	3,701.14	2,342.50	Scottish Union & National Ins. Co.	4.54	
National Union Fire Ins. Co.	192.88	1.97	Security Ins. Company	400.47	
Newark Fire Ins. Company	196.74	44.47	Springfield Fire & Marine Ins. Co.	1,724.54	2,643.28
New Brunswick Fire Ins. Co.	838.22	92.05	Standard Fire Insurance Co.	1,373.09	874.94
New York Underwriters Ins. Co.	7,421.49	4,538.02	Star Insurance Co. of America	280.66	260.00
Niagara Fire Insurance Company	757.29	83.50	Travelers Fire Ins., Company	1,133.05	6,729.18
North British & Mercantile Ins. Co.	5,141.84	2,735.15	Union Assurance Society, Ltd.	708.77	50.44
Northern Assurance Company, Ltd.	80.25	2.74	United Firemen's Ins. Co. of Phila.	218.85	125.02
North River Insurance Company	186.61	1,848.81	United Mutual Fire Ins. Company	-76.00	
Northwestern Fire & Marine Ins. Co.	45.00		United States Fire Ins. Co.	4.80	
Northwestern Mutual Fire Ass'n.	6,471.00	1,103.55	Valley Mutual Fire Ins. Co.	3.50	
Northwestern National Ins. Co.	81.41	None	Westchester Fire Ins. Company	3,397.97	398.50
Norwich Union Fire Ins. Soc., Ltd.	10.00	6.08	Western Assurance Co.	192.70	
Old Colony Insurance Company	47.88	73.05	World Fire & Marine Ins. Co.	33.19	
Orient Insurance Company	133.60				
Pacific National Fire Ins. Co.	10.50		TOTALS, INLAND NAVIGATION &		
Palatine Insurance Company, Ltd.	412.17	150.00	TRANSPORTATION	\$ 198,074.97	\$ 48,920.86
Pearl Assurance Company, Ltd.	821.40	None			
Pennsylvania Fire Ins. Company	6,474.96	596.13			
Philadelphia Fire & Marine Ins. Co.	105.53				
Phoenix Assurance Company, Ltd.	2,643.30	587.13	Total in parentheses (see Note on page 9)	\$	\$ 10,637.63
Providence Insurance Company	12,284.33	(804.09)			
Providence Washington Ins. Co.	70.82	-25.43			
Queen Insurance Co. of America	484.44	1,635.98			
Reliance Ins. Co. of Philadelphia	1,239.11				

RIOT, CIVIL COMMOTION, EXPLOSION COVERAGE, 1945

FIRE COMPANIES

A-9

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 227.41	\$	Hardware Mutual Ins. Co. of Minn.	30.00	
Agricultural Insurance Company	2.00	None	Hartford Fire Insurance Company	461.09	-50.00
Alliance Insurance Co. of Phila.	12.25		Hartford Fire & Marine Ins. Company	12.32	
American Eagle Fire Ins. Co.	21.50		Home Insurance Company	-181.79	None
American Equitable Assur. Co. of N. Y.	-12.60		Homeland Ins. Co. of America	190.60	
American & Foreign Ins. Company	4.24		Insurance Company of North America	128.16	
American Insurance Company	1.80		Law Union & Rock Ins. Co., Ltd.	.48	
Atlas Assurance Company, Ltd.	262.95		Liverpool & London & Globe Ins. Co.	-1.52	
Automobile Ins. Co. of Hartford, Conn.	45.63	None	London & Lancashire Ins. Co., Ltd.	1.61	
California Insurance Company	5.51	None	Maryland Insurance Company	3.30	
Camden Fire Insurance Ass'n.	1.78		Mercantile Ins. Co. of America	24.44	
Central Ins. Co. of Baltimore	6.12		Michigan Fire & Marine Ins. Co.	3.95	
Commercial Union Assur. Co., Ltd.	1.50	None	Milwaukee Mechanics Ins. Co.	6.60	
Commercial Union Fire Ins. Co.	3.02	None	Minneapolis Fire & Marine Ins. Co.	1.34	
Commonwealth Ins. Co. of N. Y.	199.65		National Fire Insurance Company	35.68	
Concordia Fire Insurance Co.	4.30		National Union Fire Ins. Company	34.97	None
Connecticut Fire Ins. Company	4.62		Newark Fire Insurance Company	58.56	
Continental Insurance Company	-194.31		New England Fire Ins. Company	-18	
Equitable Fire & Marine Ins. Co.	3.92		New Hampshire Fire Ins. Co.	.01	
Eureka-Security Fire & Marine Ins. Co.	10.07	None	New York Underwriters Ins. Co.	27.09	None
Federal Insurance Company	-07		Niagara Fire Insurance Company	74.48	
Fidelity & Guaranty Fire Corporation	.50		North British & Mercantile Ins. Co.	166.66	
Fidelity-Phenix Fire Ins. Company	101.49		North River Insurance Company	6.66	
Fire Association of Philadelphia	27.70	(74.48)	Northwestern Mutual Fire Ass'n.	104.80	
Fireman's Fund Insurance Company	56.09		Orient Insurance Company	8.00	
Girard Fire & Marine Ins. Company	1.09		Pacific National Fire Ins. Co.	-126.91	
Glens Falls Insurance Company	9.56		Palatine Insurance Company, Ltd.	2.20	None
Globe & Republic Ins. Co. of America	47.12		Perth Assurance Company, Ltd.	5.46	None
Great American Ins. Company	157.75	None	Pennsylvania Fire Insurance Co.	45.31	
Hanover Fire Insurance Company	38.07	None	Philadelphia Fire & Marine Ins. Co.	4.20	

Table A-9

FIRE COMPANIES

RIOT, CIVIL COMMOTION, EXPLOSION COVERAGE, 1945 (Continued)

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Phoenix Assurance Company, Ltd.	41.45	None	Transcontinental Ins. Company	3.00	None
Phoenix Insurance Company	23.22	None	Travelers Fire Ins. Co.	14.00	None
Providence Washington Ins. Co.	7.60	None	United States Fire Ins. Co.	144.60	None
Queen Ins. Co. of America	6.05	None	Utah Home Fire Insurance Company	13.80	None
Reliance Ins. Co. of Philadelphia	76.92	None	Weathester Fire Insurance Co.	14.17	None
Rochester American Ins. Co.	1.30	None	Western Assurance Company	3.42	None
Rocky Mountain Fire Ins. Co.	15.00	None	Western National Insurance Company	13.06	None
Royal Insurance Company, Ltd.	154.14	None	World Fire & Marine Ins. Co.	-5.09	None
St. Paul Fire & Marine Ins. Co.	16.25	None			
Scottish Union & National Ins. Co.	27.23	None			
Security Insurance Company	1.75	None	TOTALS, RIOT, CIVIL COMMOTION, EXPLOSION	\$ 3,369.64	\$ -50.00
Sentinel Fire Ins. Company	6.59	None			
Springfield Fire & Marine Ins. Co.	61.76	None	Total in parentheses (see Note on page 9)	\$	\$ 74.48
Star Insurance Co. of America	7.65	None			
Sun Insurance Office, Ltd.	494.32	None			

SPRINKLER LEAKAGE COVERAGE, 1945

FIRE COMPANIES

Table A-10

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Employers' Fire Insurance Company	\$ 18.50	None	Pearl Assurance Company, Ltd.	9.32	None
Fireman's Fund Insurance Company	53.00	None	Pennsylvania Fire Ins. Company	2.00	None
Firemen's Insurance Company of Newark	603.12	None	Phoenix Assurance Company, Ltd.	41.00	None
Franklin Fire Ins. Co. of Phila.	8.00	None	Phoenix Insurance Company	13.03	None
General Insurance Co. of America	-39.75	None	Royal Insurance Company, Ltd.	3.31	None
Hartford Fire Insurance Company	4.14	None	St. Paul Fire & Marine Ins. Co.	1.68	None
Liverpool & London & Globe Ins. Co.	118.38	None	Travelers Fire Insurance Company	20.40	None
Millers Mutual Fire Ins. Co.	12.15	None	United States Fire Ins. Company	.52	None
Newark Fire Insurance Company	234.08	None			
North British & Mercantile Ins. Co.	1.46	None	TOTALS, SPRINKLER LEAKAGE	\$ 1,106.34	\$

AIRCRAFT COVERAGE, 1945

FIRE COMPANIES

Table A-11

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ -256.40	862.76	Homeland Ins. Co. of America	-92.82	328.35
American Alliance Insurance Co.	-59.67	None	Liverpool & London & Globe Ins. Co.	1,916.43	2,298.72
American Aviation & General Ins. Co.	386.59	-53.32	Mutual Indemnity & Hardware Ins. Co.	1.99	None
American Insurance Company		206.02	National Union Fire Ins. Co.	96.00	None
Continental Insurance Company			Newark Fire Insurance Company	78.48	65.80
Employers' Fire Ins. Company	229.50		North British & Mercantile Ins. Co.	526.00	
Federal Union Insurance Company	868.58	4,152.26	Northern Assurance Company, Ltd.	6.03	
Fidelity-Phenix Fire Ins. Co.	100.11	206.02	Pennsylvania Fire Ins. Company	2,103.62	875.52
Fireman's Fund Insurance Company	61.46	-53.32	Phoenix Assurance Company, Ltd.	40.90	
Firemen's Insurance Co. of Newark			Queen Insurance Co. of America	372.54	
Glens Falls Insurance Company	626.70	206.02	Rochester American Ins. Co.	16.60	None
Great American Insurance Company	None	1,240.00	Royal Insurance Company, Ltd.	756.33	2,546.50
Hanover Fire Insurance Company	1.99	91.56	St. Paul Fire & Marine Ins. Co.	152.30	
Hardware Dealers Mutual Fire Ins. Co.	167.74	None	Westchester Fire Ins. Company	412.98	
Hartford Fire Insurance Company					
			TOTALS, AIRCRAFT	\$ 8,513.98	\$ 12,976.89

EARTHQUAKE COVERAGE, 1945

FIRE COMPANIES

Table A-12

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 20.84	None	Camden Fire Insurance Ass'n.	36.00	None
Agricultural Insurance Company	196.00	None	Columbia Insurance Co. of N. Y.	9.00	None
Alliance Ins. Co. of Philadelphia	4.00	None	Commonwealth Ins. Co. of N. Y.	25.65	None
American Insurance Company	27.78	None	Dixie Fire Insurance Company	10.00	None
Associated Fire & Marine Ins. Co.	420.23	None	Eureka-Security Fire & Marine Ins. Co.	157.42	None

Table A-12

FIRE COMPANIES

EARTHQUAKE COVERAGE, 1945 (Continued)

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Federal Union Insurance Company	42.00		Niagara Fire Insurance Company	224.31	
Fidelity & Guaranty Fire Corp.	15.77		Northern Assurance Company, Ltd.	30.60	
Fire Association of Philadelphia	14.80		North River Insurance Company	429.84	
Fireman's Fund Insurance Company	16.75		Northwestern Mutual Fire Ass'n.	859.71	
Firemen's Ins. Co. of America	27.10		Pacific Fire Insurance Company	6.80	
General Ins. Co. of America	13.50		Palatine Insurance Company, Ltd.	48.43	None
Globe & Republic Ins. Co. of America	17.46		Pearl Assurance Company, Ltd.	2,002.78	None
Great American Insurance Company	236.41	None	Phoenix Insurance Company	6.75	None
Hardware Mutual Ins. Co. of Minn.	339.73		Phoenix Insurance Company	438.50	
Hartford Fire Insurance Company	1,845.30		Reliance Ins. Co. of Philadelphia	4.00	
Home Fire & Marine Ins. Co.	18.75		Royal Insurance Company, Ltd.	10.14	
Home Insurance Company	6.00	None	Springfield Fire & Marine Ins. Co.	49.40	
Imperial Assurance Company	95.07	None	Star Insurance Company of America	200.00	
Insurance Co. of North America	-79.78		United States Fire Ins. Co.	62.34	
Law Union & Rock Ins. Co., Ltd.	18.19		Westchester Fire Insurance Co.	31.13	
Liverpool & London & Globe Ins. Co.	251.22				
Mercantile Ins. Co. of America	13.50	None			
Monarch Fire Insurance Company	91.85				
National Fire Insurance Company	229.99				
New England Fire Ins. Company	1.50				
			TOTALS, EARTHQUAKE	\$ 8,427.96	\$

Table A-13

FIRE COMPANIES

ALL OTHER COVERAGE, 1945

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Home Insurance Company	.72	None	World Fire & Marine Ins. Co.	232.00	
National Union Fire Ins. Company	None	4,182.70			
Pennsylvania Fire Ins. Company	178.57	28.50	TOTALS, ALL OTHERS	\$ 411.29	\$ 4,211.20

CONDITION OF DOMESTIC RURAL MUTUAL INSURANCE COMPANIES, DECEMBER 31, 1945

TABLE A-X

COMPANIES	Amount of Insurance	Number of Members	Admitted During Year	Withdrawn During Year	Assessments	Collected From Members	Losses Paid	Losses Unpaid	Expenses	Surplus or Unassigned Funds
Cascade Co. Farmers Mutual Ins. Co., Great Falls	\$ 3,471,200.00	1,019	49	25	1	\$ 10,115.15	15,113.65	294.15	3,237.59	\$ 26,569.53
Farm Bureau Mutual Rural Ins. Co. of Gallatin Co., Bozeman	822,084.65	301	20	4	None	None	None	None	588.43	10,657.78
Farmers Mutual Fire Ins. Ass'n. of Ravalli Co., Corvallis	1,202,136.00	621	24	18	1	1,725.58	1,800.00	15.00	440.91	742.18
Farmers Mutual Fire Ins. Co., Dagmar	3,587,935.00	1,552	56	28	1	4,898.45	3,524.85	1,525.00	1,768.08	19,416.50
Farmers Mutual Fire & Lighting Ass'n., Lewistown	874,935.00	378	18	22	1	3,593.73	1,091.00	None	1,928.54	8,154.84
Farmers Mutual Fire & Lighting Co., Wibaux	1,397,565.00	624	23	77	1	3,879.44	163.20	None	687.84	22,467.23
Finnish Farmers Mutual Fire Ins. Co., Roberts	392,270.00	164	6	12	None	None	42.50	None	182.20	1,209.60
Flathead Farmers Mutual Ins. Co., Kalispell	2,552,488.66	1,018	51	62	1	4,980.15	6,505.50		2,627.18	10,603.47
Lake County Farmers Mutual Ins. Co., Polson	3,174,930.00	1,505	234	79	None	None	3,195.45	None	3,367.65	5,839.57
Mont. Farmers Mutual Tornado & Cyclone Ins., Co., Dagmar	707,750.00	391	73	2			273.56	None	555.30	2,423.37
Montana Farmers Union Mutual Fire Ins. Co., Billings	8,633,358.00	3,243	190	73			5,003.00	None	5,493.62	78,120.78
Mutual Rural Ins. Co. of Richland Co., Sidney	1,631,105.00	673	151	130	1	3,703.95	2,879.80	None	607.14	16,132.33
Tri-County Farmers Fire Ins. Co., Whitewater	706,410.00	348	30	20	None	None	2,610.00	700.00	393.50	14,479.98
TOTALS	\$ 29,154,167.31	11,837	925	552	7	\$ 32,896.45	41,202.51	2,534.15	21,877.98	\$ 216,817.16

FIRE LOSSES REPORTED FOR 1942, 1943, 1944, 1945

FOUR-YEAR FIRE LOSS TABLE—	1942	1943	1944	1945
Number of Fires Reported	681	735	651	819
Loss on Buildings	\$ 549,924.03	\$ 669,471.14	\$ 418,306.31	\$ 513,759.15
Loss on Contents	401,803.06	632,853.94	177,767.80	334,527.39
TOTAL LOSS	\$ 951,727.09	\$ 1,302,325.08	\$ 596,074.11	\$ 848,286.54

NUMBER OF FIRES REPORTED FOR 1945 BY CITIES

NAME OF CITY	No. Fires	Buildings	Contents	Total
Anaconda	139	\$ 4,000.00	\$ 964.24	\$ 4,964.24
Augusta	1	5,463.00	1,776.00	7,239.00
Baker	1	200.00	3,500.00	3,700.00
Belgrade	1	1,597.35	1,064.00	2,661.35
Belt	1		2,373.00	2,373.00
Basin	1	90.00		90.00
Benchland	1	3,150.00	644.00	3,794.00
Big Sandy	4	12,302.29	24,775.91	37,078.20
Billings	35	27,540.00	98,719.32	126,259.32
Bozeman	27	15,424.33	6,742.20	22,166.53
Brady	5	7,369.23	1,036.00	8,405.23
Brockton	1	250.00		250.00
Browning	2	1,634.48	111.96	1,746.44
Butte	94	28,788.98	22,235.72	51,024.70
Cascade	6	6,148.00	4,246.90	10,394.90
Camas Hot Springs	1	123.50		123.50
Chester	1	926.00		926.00
Chinook	2	689.13	57.50	746.63
Choteau	5	1,037.37	104.20	1,141.57
Clinton	1	352.42	222.20	574.62
Conrad	7	8,914.00	2,231.00	11,145.00
Columbia Falls	1	50,000.00	20,000.00	70,000.00
Corvallis	1	51.17	5.00	56.17
Culbertson	3	6,678.00	11,731.00	18,409.00
Cut Bank	14	17,955.07		17,955.07
Deer Lodge	6	1,890.47	15.00	1,905.47
Dillon	6	5,678.46	2,841.30	8,519.76
Dixon	2	17,433.45	4,014.00	21,447.45
Dodson	1	405.00	222.00	627.00
Drummond	1	3,381.68	5.00	3,386.68
Flaxville	1	2,600.00	1,409.00	4,209.00
Fort Benton	9	2,693.14	4,161.25	6,854.39
Glasgow	3	4,321.37	941.70	5,263.07
Glendive	4	945.00		945.00
Grantsdale	1	255.00	237.16	492.16
Gold Creek	1	34.50	26.03	60.53
Great Falls	75	39,241.65	8,988.41	48,230.06
Hamilton	7	5,008.00	803.57	5,811.57
Harlem	4	4,310.00	710.00	5,020.00
Havre	10	6,448.79	4,351.98	10,800.77

NUMBER OF FIRES REPORTED FOR 1945 BY CITIES—(Continued)

NAME OF TOWN	No. Fires	Buildings	Contents	Total
Helena	15	7,704.95	6,109.03	13,813.98
Hobson	1	112.80	112.80
Kalispell	26	5,349.56	1,162.40	6,511.96
Kevin	1	3,043.49	3,043.49
Lambert	1	16,000.00	16,000.00
Lennepe	1	4,623.14	4,623.14
Lewistown	7	1,511.16	170.56	1,681.72
Libby	2	4,000.00	3,000.00	7,000.00
Livingston	28	8,071.76	1,922.98	9,994.74
Malta	6	9,357.73	14,780.68	24,638.41
Manhattan	1	45.26	45.26
Miles City	8	6,125.00	2,698.00	8,823.00
Milltown	3	1,515.68	2,304.71	3,820.39
Missoula	111	42,758.37	18,395.13	61,153.50
Moore	2	57.93	159.40	217.33
Opheim	2	845.79	200.00	1,045.79
Outlook	1	1,924.00	546.00	2,470.00
Perma	1	393.00	50.00	443.00
Philipsburg	1	165.00	165.00
Plains	4	5,552.77	1,726.95	7,279.72
Plentywood	8	9,122.25	2,395.12	11,517.37
Polson	5	528.48	111.32	639.80
Poplar	1	100.00	115.50	215.50
Ramsay	1	20.05	20.05
Rocker	2	111.00	101.56	212.56
Ronan	9	1,665.00	603.75	2,268.75
Roundup	9	330.00	150.00	480.00
Roy	8	8,097.00	5,558.89	13,655.89
Scobey	4	7,957.10	2,047.75	10,004.85
Shelby	26	28,742.16	11,656.87	40,399.03
Sheridan	1	59.60	59.60
Silver Star	1	1,384.63	483.26	1,867.94
Stevensville	5	2,948.45	580.75	3,529.20
St. Ignatius	1	30.00	30.00
St. Regis	1	35.00	35.00
Thompson Falls	3	5,937.72	2,805.37	8,743.09
Three Forks	2	1,856.05	403.05	2,259.10
Townsend	4	11,464.16	12,253.17	23,717.33
Warm Springs	2	356.35	356.35
Whitefish	4	6,527.24	2,560.60	9,087.84
Whitehall	1	989.94	904.90	1,894.84
White Sulphur Springs	1	100.00	100.00
Willsall	1	245.97	245.97
Winifred	2	315.04	57.19	372.23
Winnett	3	4,415.60	6,598.55	11,014.15
Woodworth	1	782.29	310.00	1,092.29
Wolf Point	1	861.00	861.00
Zurich	2	2,099.10	2,099.10
McCone County	1	69.10	69.10
Sweet Grass County	1	1,758.00	1,758.00
TOTALS	819	\$ 513,759.15	\$ 334,527.39	\$ 848,286.54

CLASSIFICATION OF FIRES BY SUBJECT, 1945

Kind of Property	No. of Fires	Kind of Property	No. of Fires
Dwellings	425	Mine Buildings	3
Garages	58	Creamery	2
Mercantile Stores	37	Compressor Houses	2
Hotels	32	Meat Markets	2
Sheds	28	Boiler Houses	2
Apartment Houses	21	Hospitals	3
Rooming Houses	14	Grainary	2
Tourist Cabins	13	Elevator	1
Storage	14	Y. M. C. A.	1
Saloons	15	Barber Shops	1
Chicken Houses	12	Beauty Parlor	1
Drugs Stores	11	Saw Mills	2
Pumping Units	11	Fur House	1
Schools	10	Theater	1
Restaurants	9	Sugar Factory	1
Machine Shops	9	Gymnasium	1
Vacant Buildings	8	Shoe Store	1
Service Stations	7	Oil House	1
Office Buildings	5	Tire Shop	1
Lumber Yards	5	Liquor Store	1
Churches	4	Lodge Hall	1
Cleaning & Pressing Establishments	4	Slaughter House	1
Carpenter Shop	6	Bakery	1
Repair Shops	4	Flour Mill	1
Barns	4	Grand Stand	1
Dormitory	3	Battery Tank	1
Drilling Rigs	3	Baled Hay	1
Growing Grain Crops	3	Automobile	2
Banks	2	Civic Center	1
Paint Shops	2		
		TOTALS	819

CAUSES OF FIRES REPORTED, 1945

Cause	No. of Fires	Cause	No. of Fires
Undetermined	132	Lightning	5
Cigarettes	110	Christmas Tree Candles	4
Defective Wiring	73	Oil Heaters	4
Defective Chimneys	72	Electric Heaters	4
Children Playing with Matches	57	Friction	4
Faulty Stoves	45	Electric Plates	4
Exposure Fires	39	Smoke Houses	3
Sparks from Chimneys	33	Motor Exhausts	3
Burning Rubbish	30	Acetylene Tanks	3
Grease Boiled Over on Stove	26	Welding Torches	3
Gasoline Ignited	20	Overheated Mangles	2
Hot Ashes	18	Presto Tank Exploded	2
Defective Furnaces	16	Battery Chargers	2
Spontaneous Combustion	14	Natural Gas Ignited	2
Gas Stoves Exploding	13	Starting Fires with Gasoline	2
Oil Stoves Ignited	11	Defective Fireplaces	2
Matches Ignated	9	Electric Light Bulbs in Bed	2
Electric Irons	8	Fumigating	2
Overheated Motors	6	Defective Light Plant	1
Thawing Water Pipes	6	Radio	1
Explosions	6	Oil Lamp Exploded	1
Transformers	6	Drying Wood in Oven	1
Incendiary	5	Coal Stoker	1
Curtains Ignited	5	Electric Lamp	1
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NOTE TO LIFE TABLES

A blank in any of these columns indicates an unreported fact. The word "none" is used where the company actually reported such a fact.

The difference between "premiums received" and "losses incurred" or "losses paid" as reported by each company does not indicate a profit made by the companies. Acquisition costs, commissions, taxes, adjustment costs, determining a profit or loss.

Several casualty coverages are written by both life companies and miscellaneous companies. Grand totals for all classes of companies for these coverages will be found in Tables B-4a to B-4 c.

Table B **LIFE INSURANCE COMPANIES**

NAME OF COMPANY	Insurance Written Ordinary Life		*Premiums Received Ordinary Life	
	1944	1945	1944	1945
Aetna Life Ins. Co.	\$ 184,165.00	\$ 204,137.00	\$ 123,380.42	\$ 139,288.38
Bankers Life Co.	1,115,455.00	1,329,869.00	385,047.33	415,447.05
Businessmen's Assurance Co.	95,304.00	192,711.00	10,376.39	12,368.21
Calif.-West. States Life Ins. Co.	127,372.00	19,000.00	50,958.77	45,594.69
Central Life Assurance Society	13,477.00	114,664.00	43,763.41	43,998.39
Central Life Ins. Co., Ill.	19,000.00	43,000.00	14,253.19	16,322.03
Connecticut General Life Ins. Co.		None		None
Equitable Life Assurance Soc.	2,314,100.00	2,470,434.00	1,053,155.03	1,211,251.56
Expressmen's Mut. Life Ins.	5,073.00	12,576.00	2,976.15	2,742.53
Great Northern Life Ins. Co.	13,387.00	7,647.00	4,177.06	4,341.52
Great Northwest Life Ins.	12,878.00	358,251.00	4,416.95	17,863.21
John Hancock Mutual Life Ins.		232,790.00		10,279.24
Kan. City Life Ins. Co.	504,772.00	1,107,811.00	164,765.07	190,009.27
Lincoln Nat. Life Ins. Co.	1,071,931.00	821,854.00	105,571.77	108,868.31
Loyal Prot. Life Ins. Co.	72,001.00	83,523.00	9,954.36	10,762.31
Mass. Protective Life Assur.	71,486.00	63,455.00	20,289.93	23,006.94
Metropolitan Life Ins. Co.	1,975,016.00	2,295,797.00	847,982.06	895,341.35
Midland Nat. Life Ins.	168,876.50	388,101.30	37,565.23	47,951.28
Minn. Mut. Life Ins. Co.	223,012.00	318,498.00	92,384.78	105,813.15
Mutual Benefit Life Ins. Co.	62,270.00	24,286.00	64,060.76	58,367.61
Mutual Life Ins. Co. of N. Y.	2,972,239.00	3,129,271.00	734,986.45	816,108.47
National Life Ins. Co.	26,493.00	13,476.00	45,353.26	41,405.07
New World Life Ins. Co.	74,616.00	420,063.00	38,569.29	45,982.62
New York Life Ins. Co.	5,834,312.00	6,781,193.00	1,652,683.69	1,881,557.35
North American Accident				154.24
N. American Life & Cas. Co.		117,173.00		3,781.94
North American Reassurance Co.		216,800.00		9,402.36
Northern Life Ins. Co.	156,760.00	152,980.00	38,429.51	40,605.73
Northwestern Mut. Life Ins. Co.	219,780.00	324,871.00	223,153.15	228,765.33
Northwestern Nat. Life Ins. Co.	2,074,978.00	2,343,102.00	353,557.26	403,681.11
Occidental Life Ins. Co.	1,473,161.00	1,674,885.00	294,380.12	362,315.07
Ohio Nat. Life Ins. Co.	285,598.00	181,412.00	44,006.47	62,381.91
Pacific Mut. Life Ins. Co.	12,055.00	14,500.00	74,134.53	66,634.99
Pacific Nat. Life Assur. Co.	295,000.00	298,750.00	56,003.67	80,513.25
Pacific Northwest Life Ins. Co.	17,903.00	9,550.00	17,820.75	13,771.57
Paul Revere Life Ins. Co.	47,000.00	103,866.00	13,859.39	23,033.25
Penn Mutual Life Ins. Co.	271,293.00	484,294.00	190,949.07	204,387.11
Phoenix Mutual Life Ins. Co.	7,750.00	175,125.00	9,204.65	17,674.20
Policyholder's Nat'l. Life Ins. Co.	1,716,121.78	1,330,804.75	137,988.35	164,136.65
Provident Life & Accident Ins. Co.	26,500.00	19,000.00	964.22	1,161.33
Provident Life Insurance Co.	430,164.00	352,707.00	81,324.44	90,371.07
Prudential Ins. Co. of America	412,150.00	429,463.00	311,727.48	346,089.62
State Farm Life Insurance Co.	154,301.00	152,750.00	17,979.47	19,016.13
Sun Life Assur. Co. of Canada	146,362.00	175,820.00	138,692.24	140,900.32
Travelers Insurance Co.	113,535.00	121,229.00	76,223.53	74,400.22
Union Central Life Ins. Co.	None	98,334.00	12,836.33	12,115.57
United Benefit Life Ins. Co.	663,786.00	646,250.00	82,170.38	90,656.25
Washington National Life Ins. Co.	117,311.00	212,145.00	15,494.47	23,281.00
West Coast Life Ins. Co.	5,149.00	28,078.00	20,932.13	19,948.31
Western Life Insurance Co.	3,380,218.00	5,235,389.00	796,357.06	950,887.64
Woodmen Central Assurance Co.				
TOTALS	\$ 28,984,111.28	\$ 35,331,685.05	\$ 8,515,803.22	\$ 9,594,736.71

*See Note on page 41.

MONTANA BUSINESS, 1945

TABLE B

*Losses for 1945 Ordinary Life		Ordinary Insurance in Force December 31, 1944		Ordinary Insurance in Force December 31, 1945	
Incurred	Paid	Policies	Amount	Policies	Amount
\$ 68,748.85	\$ 68,748.85	1,516	\$ 4,059,080.00	1,518	\$ 4,091,905.00
120,436.00	124,548.00	5,305	14,946,840.00	5,553	15,699,684.00
7,250.00	7,250.00	325	553,788.00	383	661,439.00
15,775.00	14,775.00	837	1,839,979.00	824	1,743,941.00
23,171.90	29,822.90	1,221	2,368,584.00	1,200	2,339,942.00
5,239.02	5,239.02	346	528,067.00	366	567,067.00
	None		None		None
262,962.53	267,684.01	12,998	28,183,345.00	13,380	29,848,347.00
500.00	500.00	97	119,365.00	100	124,441.00
None.	None	71	117,202.00	72	117,702.00
None.	None	87	138,852.00	186	491,137.00
3,619.00	3,619.00			111	224,573.00
68,791.59	66,039.21	3,577	5,728,479.00	3,923	6,539,441.00
26,281.00	23,281.00	3,050	6,144,632.54	3,232	6,564,470.66
4,000.00	4,000.00	266	389,309.00	284	421,142.00
2,000.00	2,000.00	337	650,167.00	357	686,019.00
427,732.16	411,284.04	22,907	33,455,236.00	23,520	35,078,208.00
7,236.52	10,236.52	1,070	1,509,322.95	1,262	1,857,674.47
21,000.00	22,000.00	1,279	3,093,626.00	1,294	3,204,893.00
55,960.00	56,974.00	1,076	2,594,338.00	1,047	2,523,687.00
341,915.00	357,255.00	10,661	23,785,753.00	11,429	25,913,072.00
51,365.00	51,365.00	12	88,861.00	708	1,858,222.00
29,875.38	28,875.38	876	1,694,045.00	1,008	1,996,194.00
659,889.66	580,106.12	34,219	57,703,010.00	36,808	62,415,732.00
				7	23,000.00
	9,628.00			34	99,110.00
20,000.00	20,000.00	727	1,344,140.00	334	534,800.00
205,547.00	192,937.00	3,121	9,768,041.00	767	1,451,294.00
62,661.80	68,661.80	6,072	12,768,264.00	3,140	9,853,590.00
				6,660	14,250,638.00
95,970.00	91,298.00	3,824	9,066,012.00	4,086	10,120,041.00
3,532.00	2,515.00	838	1,594,449.00	844	1,612,278.00
17,686.00	25,316.00	1,166	2,846,656.00	1,134	2,759,356.00
4,673.00	6,173.00	1,222	1,831,870.00	1,313	2,590,745.00
14,000.00	14,000.00	453	610,227.00	437	569,498.00
3,500.00	2,500.00	440	533,050.00	505	615,916.00
64,223.00	37,723.00	2,454	6,301,570.00	2,592	6,783,151.00
5,460.00	5,460.00	31	154,683.00	58	303,308.00
31,177.63	21,063.03	1,335	4,613,834.91	1,570	5,580,273.29
500.00	500.00	200	82,600.00	129	61,900.00
5,771.00	5,824.00	1,749	2,706,591.00	1,820	2,922,367.00
216,594.32	211,049.32	4,499	12,744,692.00	4,850	13,167,153.00
9,954.00	8,954.00	411	576,016.00	475	683,885.00
68,642.32	65,202.27	2,260	4,800,203.00	2,299	4,900,654.00
111,450.64	94,451.38	836	3,135,177.00	835	3,101,180.00
16,577.00	16,209.00	287	686,476.00	283	693,182.00
21,500.00	21,500.00	1,779	2,931,329.00	2,016	3,326,599.00
1,000.00	1,000.00	351	500,195.00	447	691,710.00
8,610.50	7,632.50	400	653,257.00	411	655,387.00
251,470.00	251,470.00	13,804	28,269,606.00	14,867	32,263,010.00
\$ 3,444,248.82	\$ 3,316,670.35	142,969	\$ 298,210,820.40	160,478	\$ 324,582,958.42

*See Note on page 41.

Table B-1 LIFE INSURANCE COMPANIES—MONTANA BUSINESS, 1945

NAME OF COMPANY	Insurance Written Group Insurance		*Premiums Received Group Insurance		*Losses for 1945 Group Insurance		Group Ins. In Force	
	1944	1945	1944	1945	Incurred	Paid	Dec. 31, 1944	Dec. 31, 1945
Aetna Life Ins. Co.	4,302,682.00	4,475,331.00	121,200.12	127,547.11	102,600.00	100,000.00	7,743,182.00	9,243,822.00
Equitable Life Assur. Co.	1,400,286.00	2,567,634.00	61,437.51	72,057.86	39,074.00	39,074.00	4,426,365.00	6,688,524.00
John Hancock Mut. Life Ins. Co.	None.	314,420.00	None.	5,279.86	4,000.00	4,000.00	284,075.00	60,000.00
Lincoln Nat. Life Ins. Co.	2,942,100.00	2,552,400.00	136,169.88	140,094.45	None.	87,567.19	8,559,500.00	8,576,600.00
Metropolitan Life Ins. Co.	5,618.00	13,351.00	18.33	155.08	107.00	104.50	5,618.00	16,897.00
Minn. Mutual Life Ins. Co.	11,500.00	20,250.00	1,057.28	1,084.58	2,000.00	2,000.00	115,750.00	120,000.00
Northern Life Ins. Co.	74,950.00	8,333.00	25,527.19	26,956.41	26,011.08	28,011.08	668,421.00	1,052,955.00
Occidental Life Ins. Co.	10,000.00	9,213,240.00	7,712.20	407,007.99	391,327.78	386,111.53	588,000.00	30,640,908.00
Pacific Nat. Life Assur. Co.	9,504,018.00	143,359.00	446,937.69	2,742.90	1,000.00	1,000.00	29,048,927.00	182,666.00
Prudential Ins. Co.	156,239.00	999,702.00	2,188.86	27,518.39	23,000.00	23,000.00	3,154,028.00	3,201,361.00
Sun Life Assur. Co.	1,072,328.00	29,000.00	24,458.39	2,943.20	-----	-----	302,500.00	295,000.00
Travelers Insurance Co.	220,000.00	20,337,020.00	1,413.53	813,387.83	674,687.05	670,868.30	54,856,957.00	60,377,630.00
West Coast Life Ins. Co.	-----	-----	-----	-----	-----	-----	-----	-----
TOTALS	\$ 19,699,721.00	\$ 20,337,020.00	\$ 828,120.98	\$ 813,387.83	\$ 674,687.05	\$ 670,868.30	\$ 54,856,957.00	\$ 60,377,630.00

Table B-2 LIFE INSURANCE COMPANIES—MONTANA BUSINESS, 1945

NAME OF COMPANY	Insurance Written Industrial		*Premiums Received Industrial		*Losses for 1945 Industrial		Industrial Ins. In Force	
	1944	1945	1944	1945	Incurred	Paid	Dec. 31, 1944	Dec. 31, 1945
John Hancock Mut. Life Ins. Co.	1,309,476.00	1,112,885.00	557,546.06	3,611.44	1,808.00	1,473.00	16,820,728.00	105,470.00
Metropolitan Life Ins. Co.	2,365.00	1,344,691.00	23,095.65	575,296.93	297,316.25	293,387.66	712,382.00	17,505,612.00
Prudential Ins. Co.	-----	2,017.00	-----	25,740.89	18,512.89	15,407.60	-----	770,684.00
TOTALS	\$ 1,311,841.00	\$ 1,459,593.00	\$ 580,641.71	\$ 604,649.26	\$ 317,637.14	\$ 310,268.26	\$ 17,533,110.00	\$ 18,381,766.00

*See Note on page 41.

Table B-3

LIFE INSURANCE COMPANIES

Montana Business, 1945

NAME OF COMPANY	Consideration for Annuities	Premium Tax Paid During Year
Aetna Life Ins. Co.	\$ 23,913.05	\$ 5,983.53
Bankers Life Company	20,212.91	7,895.38
Businessmen's Assurance Co.	3,193.91	517.91
California-Western States Life Ins. Co.	1,919.69	953.92
Central Life Assurance Society	200.00	775.97
Central Life Insurance Co. Illinois	582.69	345.30
Equitable Life Assurance Society	261,493.66	
Expressmen's Mutual Life Insurance	None	125.00
Great Northern Life Insurance Co.	None	967.39
Great Northwest Life Insurance	None	379.55
John Hancock Mutual Life Insurance Company	42,957.11	948.58
Kansas City Life Insurance Co.	1,281.63	3,825.58
Lincoln National Life Insurance Co.	2,753.10	2,166.09
Loyal Protective Life Insurance Co.	None	759.88
Massachusetts Protective Life Assurance	None	485.14
Metropolitan Life Insurance Co.	98,753.43	33,247.39
Midland National Life Insurance	None	963.35
Minnesota Mutual Life Insurance Co.	2,623.89	1,980.40
Mutual Benefit Life Insurance Co.	2,293.36	1,044.64
Mutual Life Insurance Co. of N. Y.	40,200.06	16,191.26
National Life Insurance Co.	6,356.45	838.83
New World Life Insurance Co.	426.50	871.50
New York Life Insurance Co.	31,457.19	34,062.57
North American Accident Insurance Company	None	1,208.61
North American Life & Casualty Co.	216.11	178.96
North American Reassurance Co.	195.87	125.00
Northern Life Insurance Co.	1,825.06	910.65
Northwestern Mutual Life Insurance Co.	17,254.29	1,198.74
Northwestern National Life Insurance Co.	83,739.40	9,384.56
Occidental Life Insurance Co.	28,623.99	8,586.85
Ohio National Life Insurance Co.	636.75	1,214.32
Pacific Mutual Life Insurance Co.	2,026.53	1,385.67
Pacific National Life Assurance Co.	1,672.65	1,638.61
Pacific Northwest Life Insurance Co.		125.00
Paul Revere Life Insurance Co.	None	1,161.51
Penn Mutual Life Insurance Co.	22,857.05	3,963.19
Phoenix Mutual Life Insurance Co.	None	352.73
Policyholder's National Life Insurance Co.	4,198.86	3,381.99
Provident Life & Accident Insurance Co.		956.81
Provident Life Insurance Co.	None	1,773.06
Prudential Insurance Co. of America	25,179.00	15,170.02
State Farm Life Insurance Co.	404.00	391.70
Sun Life Assurance Co. of Canada	51,153.78	3,575.49
Travelers Insurance Co.	20,448.90	3,708.87
Union Central Life Insurance Co.	1,208.45	263.17
United Benefit Life Insurance Co.	3,435.38	1,989.37
Washington National Life Insurance Co.	58.44	1,122.49
West Coast Life Insurance Co.		527.05
Western Life Insurance Co.	17,447.93	18,498.56
Woodman Central Assurance Co.	None	125.00
TOTALS	\$ 823,201.07	\$ 198,247.14

CASUALTY BUSINESS, 1945

LIFE COMPANIES

Table B-4

NAME OF COMPANY	Premiums Received		Losses Paid		Losses Incurred	
	1944	1945	1944	1945	1944	1945
Aetna Life Insurance Co.	\$ 11,022.59	\$ 14,110.25	\$ 7,050.06	\$ 6,625.20	\$ 7,535.54	\$ 20,523.93
Business Men's Assurance Co.	7,190.06	9,135.42	2,249.65	4,144.71	4,720.90	4,940.53
California-Western States Life	1,531.34	1,501.64	431.40	413.26	354.94	452.84
Equitable Life Assurance Co.	15,327.57	36,801.62	11,647.50	19,738.24	15,777.50	1,385.24
Great Northern Life Insurance Co.	38,189.15	42,777.99	5,519.30	5,459.58	5,519.30	5,459.58
Loyal Protective Life Insurance Co.	25,091.51	27,036.57	12,019.14	14,619.89	9,573.62	7,787.82
Metropolitan Life Insurance Co.	50,595.87	54,776.74	37,452.00	35,606.00	34,336.00	34,336.00
North American Accident Ins. Co.		59,026.46		26,825.65		29,934.53
North American Life & Casualty Co.	335.07	3,699.82	None	1,587.44	None	
Northern Life Insurance Co.	9,994.67	11,038.55	2,796.70	11,256.55	3,733.74	12,746.30
Occidental Life Insurance Co.	14,742.62	18,508.81	7,062.06	11,380.22	13,744.07	14,783.69
Pacific Mutual Life Insurance Co.	16,386.80	14,993.36	10,886.77	10,910.35	4,692.23	12,328.35
Paul Revere Life Insurance Co.	31,639.08	33,792.03	13,777.08	19,935.23	13,417.08	16,352.23
Provident Life & Accident Insurance Co.	29,834.58	45,428.97	9,780.73	23,281.23	17,766.88	27,937.53
Prudential Insurance Co. of America	7,986.80	9,278.34	6,758.66	4,071.03	7,101.57	6,199.26
Travelers Insurance Co.	48,978.21	62,247.34	24,354.52	20,074.63		18,293.95
United Benefit Life Insurance Co.	1,090.87	4,128.46	357.47	355.33		861.45
Washington National Insurance Co.	37,035.65	31,624.29	18,804.06	13,205.32	17,429.06	13,520.32
West Coast Life Insurance Co.	2,386.43	3,242.49	2,102.27	4,093.34	2,079.70	4,136.91
Totals	\$ 349,358.87	\$ 483,149.85	\$ 172,269.37	\$ 227,583.24	\$ 146,717.67	\$ 231,980.51

ACCIDENT AND HEALTH COVERAGE, 1945

LIFE COMPANIES

Table B-4a

Name of Company	Premiums Rec'd		Losses Incurred		Name of Company		Premiums Rec'd	Losses Incurred
Aetna Life Insurance Co.	\$ 4,802.69	\$ 18,819.25			Travelers Insurance Co.		21,745.84	527.28
Business Men's Assurance Co.	8,769.77	4,668.53			United Benefit Life Insurance Co.		4,030.46	861.45
California-Western States Life	1,501.64	452.84			Washington National Insurance Co.		22,821.19	7,944.86
Equitable Life Assurance Society	20.00				West Coast Life Insurance Co.		319.82	
Great Northern Life Insurance Co.	19,751.49	5,459.58						
Loyal Protective Life Insurance Co.	1,339.90	81.49			TOTALS		\$ 220,439.84	\$ 109,637.78
Metropolitan Life Insurance Co.	8,079.63	809.00						
North American Accident Ins. Co.	59,026.46	29,934.53			Totals, Miscellaneous Companies		\$ 543,323.58	\$ 282,670.95
North American Life & Cas. Co.	3,667.12							
Northern Life Insurance Co.	11,038.55	12,746.30			GRAND TOTALS		\$ 763,763.42	\$ 392,308.73
Occidental Life Insurance Co.	13,239.81	9,503.70						
Pacific Mutual Life Insurance Co.	9,085.35	2,220.99						
Provident Life & Accident Insurance Co.	31,200.12	16,007.98						

LIFE COMPANIES

Table B-4b

GROUP ACCIDENT & HEALTH COVERAGE, 1945

NON-CANCELLABLE ACCIDENT & HEALTH COVERAGE, 1945

Table B-4c

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Life Insurance Co.	\$ 4,383.71	\$ 1,123.36	Aetna Life Insurance Co.	\$ 109.25	\$ None
Equitable Life Assurance Society	16,551.40	8,803.43	Equitable Life Assurance Society	670.21	-19,546.88
Metropolitan Life Insurance Co.	46,611.69	33,527.00	Great Northern Life Insurance Co.	23,026.50	7,706.33
North American Life & Cas. Co.	32.70	5,279.99	Loyal Protective Life Insurance Co.	25,696.67	None
Occidental Life Insurance Co.	5,269.00	11,929.55	Metropolitan Life Insurance Co.	85.42	None
Provident Life & Accident Ins. Co.	14,228.85	6,199.26	Pacific Mutual Life Insurance Co.	5,908.21	10,107.36
Prudential Insurance Co. of America	9,278.84	11,550.67	Paul Revere Life Insurance Co.	33,792.03	16,352.23
Travelers Insurance Co.	15,167.85	5,975.46	Travelers Insurance Company	15.00	None
Washington National Insurance Co.	8,803.10	4,136.91	United Benefit Life Insurance Co.	98.00	None
West Coast Life Insurance Co.	2,922.67				
TOTALS, Life Companies	\$ 123,249.81	\$ 88,525.63	TOTALS, Life Companies	\$ 89,401.29	\$ 14,619.04
TOTALS, Miscellaneous Companies	\$ 198,490.58	\$ 204,722.07	TOTALS, Miscellaneous Companies	\$ 100,308.55	\$ 49,233.44
GRAND TOTALS	\$ 321,740.39	\$ 293,247.70	GRAND TOTALS	\$ 189,709.84	\$ 63,852.48

ALL OTHER COVERAGE, 1945 **LIFE COMPANIES** **Table B-4d**

NAME OF COMPANY	Type of Coverage	Premiums Rec'd	Losses Incurred
Aetna Life Insurance Co.	Hospitalization (Incl. Group)	\$ 4,814.60	\$ 541.37
Business Men's Assurance Co.	" "	365.65	272.00
Equitable Life Assurance Society	" "	19,560.01	12,128.69
Totals, Hospitalization		\$ 24,740.26	\$ 12,942.06
Travelers Insurance Co.	Auto Liability	\$ 969.09	\$ -390.00
Travelers Insurance Co.	Liability Other Than Auto	3,133.92	6,406.00
Travelers Insurance Co.	Workmen's Compensation	21,215.64	40.00
Aetna Life Insurance Company	"	None	
Hospitalization Totals:			
Miscellaneous Companies		\$ 198.35	\$ 3,517.54
Life Companies		24,740.26	12,942.06
GRAND TOTALS		\$ 24,938.61	\$ 16,459.60
Auto Liability Totals:			
Miscellaneous Companies		\$ 1,054,611.00	\$ 328,737.08
Life Companies		969.09	
GRAND TOTALS		\$ 1,055,580.09	\$ 328,737.08
Liability Other Than Auto Totals:			
Miscellaneous Companies		\$ 392,957.45	\$ 179,799.99
Life Companies		3,133.92	-390.00
GRAND TOTALS		\$ 396,091.37	\$ 179,409.99
Workmen's Compensation Totals:			
Miscellaneous Companies		\$ 705,255.16	\$ 331,161.91
Life Companies		21,215.64	6,846.00
GRAND TOTALS		\$ 726,470.80	\$ 337,807.91

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Miscellaneous Insurance Tables

Miscellaneous Company Tables:

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NOTE TO MISCELLANEOUS TABLES

A blank in any of these columns indicates an unreported fact. The word "none" is used where the company actually reported such a fact.

The difference between "premium received" and "losses incurred" or "losses paid" as reported by each company does not indicate a profit made by the companies. Acquisition costs, commissions, taxes, adjustment costs, and many other expenses must be considered in determining a profit or loss.

Figures and totals in parentheses found in the miscellaneous tables indicate gross losses paid. This figure is given merely for its informative value where a company did not report gross losses incurred.

ALL BUSINESS—1945

MISCELLANEOUS COMPANIES

Table C

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1944	1945	1944	1945	1944	1945	
STOCK COMPANIES							
*Accident & Casualty Insurance Co.	\$ 37.50	26.83	None	None	None	None	125.00
Aetna Casualty & Surety Co.	70,688.74	70,608.67	20,621.61	24,362.15	23,599.40	27,877.15	1,437.17
Allstate Insurance Co.	7,559.70	10,006.64	759.56	270.30	588.56	485.30	225.13
American Automobile Insurance Co.	27,219.78	24,561.73	4,048.76	3,989.34	4,861.76	10,666.34	516.23
American Bonding Co.	6,788.79	8,502.82	290.93	None	490.93	5.50	195.06
American Casualty Co.	4,653.06	60,105.84	None	4,296.41	None	11,272.61	1,227.12
American Guarantee & Liability Insurance Co.	502.50	779.55	1,277.54	4,296.41	872.46	2,454.59	125.00
American Motorists Insurance Co.	20,046.32	27,078.95	3,846.53	2,880.22	5,342.86	2,456.74	563.73
American Surety Co.	29,536.99	39,625.25	3,100.88	4,631.52	11,041.33	15,022.99	817.51
Anchor Casualty Co.	95,190.97	112,313.27	22,847.59	36,618.05	4,457.59	39,653.05	2,271.26
Associated Indemnity Co.	46,404.75	40,746.00	6,881.15	10,649.59	24,001.15	3,958.59	836.66
*Car & General Insurance Corp.	9,983.16	13,827.23	4,793.44	3,630.16	6,178.44	6,975.16	301.54
Central Surety & Insurance Corp.	3,783.21	4,121.17	196.95	690.64	196.95	690.64	125.00
Century Indemnity Co.	674.38	648.75	1.68	58.51	11.68	58.51	125.00
Columbia Casualty Co.	928.87	1,671.00	964.68	63.35	3,290.32	-61.65	125.00
Commercial Casualty Co.	22,208.42	22,862.05	8,767.92	11,537.03	5,192.92	13,172.03	482.24
Commercial Standard Insurance Co.	14,623.52	11,567.45	16,481.23	1,508.40	4,357.23	3,738.40	256.35
Connecticut Indemnity Co.	6,330.22	6,173.16	1,453.98	988.17	1,453.98	988.17	148.46
Continental Casualty Co.	50,976.20	58,914.99	22,021.67	26,723.08	19,700.00	50,898.84	1,203.30
Eagle Indemnity Co.	3,988.67	12,621.79	1,932.52	974.07	12,176.48	-9,672.93	277.44
*Employers' Liability Assurance Corp.	37,202.62	43,057.88	12,627.66	14,211.99	9,559.66	34,649.99	886.16
Employers Reinsurance Corp.	1,548.62	250.00	None	None	171.94	None	125.00
Fidelity & Casualty Co. (N. Y.)	15,304.79	14,591.10	1,529.52	1,719.24	786.48	8,018.24	316.82
Fidelity & Deposit Co.	30,207.15	38,673.01	606.98	1,719.73	3,306.98	2,969.73	798.46
Fireman's Fund Indemnity Co.	62,585.05	83,127.86	16,719.56	34,864.59	11,562.56	48,211.60	1,687.56
*General Accident Assurance Corp.	1,946.24	1,719.33	51.52	98.00	101.52	123.00	125.00
General Casualty Co.	132,779.91	133,503.72	46,657.17	54,143.47	51,225.17	93,441.47	2,695.07
Glen Falls Indemnity Co.	1,438.37	1,519.13	2,582.22	45.10	5,417.78	45.10	125.00
Globe Indemnity Co.	25,496.34	25,390.18	14,050.21	11,932.57	11,398.21	11,497.57	532.80
Great American Indemnity Co.	84,992.73	96,888.54	11,643.15	23,485.44	33,174.15	6,223.44	1,962.77
Hardware Indemnity Co.	7,387.47	9,768.95	1,179.76	1,299.75	1,434.32	3,893.75	189.47
Hartford Accident & Indemnity Co.	212,696.34	225,205.90	76,746.48	92,495.86	90,747.48	118,791.86	4,529.12
Hartford Steam Boiler, etc., Co.	16,251.23	12,286.05	4,289.74	1,514.95	4,133.75	914.95	270.72
Hawkeye Casualty Co.	2,280.40	2,280.40	None	None	None	None	125.00
Home Indemnity Co.	103,727.92	140,402.88	12,428.05	34,395.07	30,514.05	31,309.07	2,833.06

ALL BUSINESS—(Continued)

MISCELLANEOUS COMPANIES

Table C

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1944	1945	1944	1945	1944	1945	
Indemnity Insurance Co. of N. A.	31,328.27	22,759.64	2,096.43	5,616.38	7,701.43	1,532.38	480.19
Kansas City Title Insurance Co.	822.80		None		None		125.00
*London Guarantee & Accident Insurance Co.	71,303.07	42,224.94	24,977.33	24,853.57	53,423.33	26,014.57	869.50
Manufacturers Casualty Co.		192.09		11.00	11.00		125.00
Maryland Casualty Co.	89,732.06	63,631.38	31,712.30	24,629.12	40,222.75	23,491.54	1,297.63
Massachusetts Bonding & Insurance Co.	15,302.00	5,726.64	1,072.07	1,628.03	1,509.07	4,038.03	139.53
Massachusetts Protective Association	95,001.10	92,999.87	38,055.57	38,142.66	43,205.57	38,946.66	1,885.00
Metropolitan Casualty Co.	33,862.60	33,936.40	6,461.07	7,297.96	10,911.07	9,177.96	703.73
National Auto. & Casualty Insurance Co.	28,020.10	58,058.96	1,880.27	16,151.78	46,220.26	1,186.18	1,186.18
National Casualty Co.	3,762.22	4,602.95	923.78	1,254.21	923.78	1,254.21	125.00
National Farmers Union Auto & Casualty Co.							125.00
National Surety Corp.	39,582.25	47,986.60	1,282.13	8,391.63	12,343.77	-11,884.62	984.73
New Amsterdam Casualty Co.	16,554.51	19,143.93	5,648.17	9,598.11	2,320.17		407.88
New York Casualty Co.	7,895.53	8,805.32	535.59	98.45	700.59	541.98	201.11
Northwest Casualty Co.	74,242.62	77,657.75	16,457.29	25,563.56	18,305.73	30,426.56	1,578.16
Norwich Union Indemnity Co.	1,190.33	3,474.82	6.63	215.50	6.63	1,277.50	125.00
*Ocean Accident & Guarantee Corp.	1,729.78	610.73	None	None	None	None	125.00
Pacific Employers Insurance Co.	950.50	45,026.65	93.50	3,922.06	93.50	28,400.00	955.53
Pacific Indemnity Co.	10,243.84	4,994.03	4,158.92	25.00	2,118.92	10,525.00	135.00
Peerless Casualty Company		561.31					136.63
Phoenix Indemnity Co.	6,851.29	15,689.06	388.87	3,143.46	1,506.97	3,922.46	338.78
Preferred Accident Insurance Co.	20,082.10	23,313.95	8,592.77	13,373.96	13,121.77		491.28
Royal Indemnity Co.	120,317.59	72,584.59	39,138.98	53,874.96	70,647.98	16,375.96	1,476.69
St. Paul-Mercury Indemnity Co.	75,284.06	90,480.17	30,560.05	28,889.89	41,794.05	63,593.89	1,834.60
Seaboard Surety Co.	17,756.71	30,413.63	344.23	722.42	354.23	722.42	633.27
Standard Accident Insurance Co.	130,028.43	148,055.28	24,027.76	42,561.08	39,610.23	30,894.52	2,986.11
Standard Surety & Casualty Co.	2,182.87	1,039.91	70.25	234.94	500.00	2,034.94	125.00
Sun Indemnity Co.	6,084.81	5,741.58	69.50	10.00	1,094.50	-365.00	139.83
Travelers Indemnity Co.	2,968.35	1,737.62	1,389.95	202.00	1,514.00	254.00	125.00
United Pacific Insurance Co.	4,319.83	6,455.51	737.54	161.35	469.11	-463.65	154.11
United States Casualty Co.	555.39	52,752.74	None		10,901.00	125.00	125.00
United States Fidelity & Guaranty Co.	207,184.48	274,160.99	63,672.68	73,388.18	65,352.37	118,073.00	5,508.22
United States Guarantee Co.	4,116.71	2,296.55	300.00		300.00		125.00
Western National Indemnity Co.	45,564.73	23,013.52	19,107.54	34,210.65	44,645.54	22,287.64	485.27
Western Surety Co.	1,301.77	1,222.25	40.56		270.42		125.00
Yorkshire Indemnity Co.							125.00
*Zurich General Accident & Liability Co.	23,947.06	30,266.66	4,980.18	9,184.86	4,625.18	14,804.86	630.33
Woodmen Accident Company							125.00
TOTALS, STOCK COMPANIES	\$ 2,401,559.61	\$ 2,667,066.12	\$ 672,192.90	\$ 833,508.11	\$ 841,309.28	\$ 1,020,538.77	\$ 55,810.50

ALL BUSINESS—(Continued) MISCELLANEOUS COMPANIES Table C

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1944	1945	1944	1945	1944	1945	
Mutual Companies—							
American Mutual Liability & Insurance Co.	\$ 25,622.95	\$ 26,000.66	\$ 13,650.18	\$ 10,894.18	\$ 83,264.40	\$ 89,243.75	\$ 445.62
Benefit Association of Railway Employees	136,344.46	147,749.19	78,534.01	79,929.52			2,979.93
Combined Mutual Casualty Co.							125.00
Employees Mutual Benefit Association	21,652.65	23,230.55	12,118.60	13,242.56	12,204.10	13,759.21	489.61
Employers Mutual Liability Insurance Co.	27,676.13	22,431.78	7,177.61	1,672.76	6,283.61	4,989.76	473.64
Factory Mutual Liability Ins. Co.		16.45					125.00
Hardware Mutual Casualty Co.	34,308.84	39,574.45	5,659.04	5,596.06	1,091.79	10,102.04	675.04
Interstate Business Mens' Accident Insurance	4,358.06	5,483.91	1,702.83	1,384.43	1,702.83	1,779.43	134.68
Iowa Mutual Casualty Co.	2,020.60	19,586.24	None	988.90	None	2,225.00	416.72
Iowa Mutual Liability Insurance Co.	97.70	10,937.83	None	393.68	None	1,283.68	243.76
Liberty Mutual Insurance Co.	58,384.12	83,463.07	16,152.41	19,631.91	21,586.00		1,396.64
Lincoln Mutual H. & A. Insurance Association	34,454.35	159.45	9,175.95	49,688.00	9,536.57	11,694.50	1,018.76
Lumbermens Mutual Casualty Co.	38,639.28	32,468.79	15,201.03	10,012.30	3,022.24	10,344.45	574.25
Mountain States Mutual Casualty Co.	67,645.50	69,125.00	7,665.84	36,164.25	2,874.98	2,787.17	1,407.50
Mutual Benefit H. & A. Association	400,837.65	426,518.48	301,510.52	332,149.65	318,105.87	302,722.12	8,555.37
National Mutual Casualty Co.	39,429.90	14,096.23	17,714.44	14,751.90	26,287.19	15,575.76	506.92
National Travelers Casualty Co.	2,585.64	2,740.67	859.42	335.33	859.42	335.33	125.00
State Farm Mutual Auto. Insurance Co.	333,792.68	399,599.73	124,478.17	162,096.12	158,322.17	191,241.12	8,016.99
Totals, Mutual Companies	\$ 1,227,850.51	\$ 1,323,182.48	\$ 611,700.05	\$ 738,931.55	\$ 645,141.17	\$ 658,083.32	\$ 27,510.48
Reciprocal Companies—							
Consolidated Underwriters	\$ 490.19	\$ 1,013.75	\$ 88.44	\$ 105.00	\$ 208.44	\$ 105.00	\$ 125.00
Manufacturers & Wholesalers Insurance Exch.	1,771.25	1,041.31	5.00	1,082.83	202.00	1,035.83	125.00
Truck Insurance Exchange	49,984.62	59,549.83	23,034.98	16,014.09	15,098.50	39,189.84	1,216.00
Totals, Reciprocal Companies	\$ 52,246.06	\$ 61,604.89	\$ 23,128.42	\$ 17,201.92	\$ 15,508.94	\$ 40,330.67	\$ 1,466.00
GRAND TOTALS, All Companies	\$ 3,681,656.18	\$ 4,051,853.49	\$ 1,307,021.37	\$ 1,589,641.58	\$ 1,501,959.39	\$ 1,718,952.76	\$ 84,786.98

AUTO LIABILITY COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-1

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Accident & Casualty Insurance Co.	\$ 21.35	\$	Lumbermen's Mutual Casualty Co.	4,209.13	210.00
Aetna Casualty & Surety Co.	10,270.36	1,050.00	Manufacturers Casualty Ins. Co.	157.99	11.00
Allstate Insurance Co.	7,846.77	111.85	Manufacturers & Wholesalers Indem. Exch.	657.39	526.68
American Automobile Insurance Co.	12,340.02	6,883.99	Maryland Casualty Co.	15,886.23	7,469.96
American Casualty Co.	17,100.48	628.00	Massachusetts Bonding & Insurance Co.	-571.00	
American Motorists Insurance Co.	15,181.77	-1,676.00	Metropolitan Casualty Insurance Co.	18,778.63	-2,428.00
American Mutual Liability Insurance Co.	2,306.11	(400.00)	Mountain States Mutual Casualty Co.	48,089.79	2,326.51
American Casualty Co. (N. Y.)	454.86		National Automobile & Casualty Insurance Co.	16,546.94	8,115.00
Anchor Casualty Co.	48,266.56	7,303.62	National Casualty Co.	19.26	
Associated Indemnity Corp.	18,774.19	2,447.25	National Mutual Casualty Co.	5,015.60	392.50
Car & General Insurance Corp.	8,618.76	4,987.50	National Surety Corporation	19.17	
Central Surety & Insurance Corp.	2,147.46		New Amsterdam Casualty Co.	2,571.89	(5,960.35)
Century Indemnity Co.	39.59		New York Casualty Co.	420.68	
Columbia Casualty Co.	275.00	1,660.00	Northwest Casualty Co.	36,844.71	5,158.58
Commercial Casualty Insurance Co.	7,497.69		Norwich Union Indemnity Co.	2,425.74	1,000.00
Commercial Standard Insurance Co.	6,681.63	1,275.47	Ocean Accid. & Guarantee Corp.	226.97	
Connecticut Indemnity Co.	4,454.55	80.00	Pacific Employers Insurance Co.	9,843.33	6,365.00
Consolidated Underwriters	238.13	-1,000.00	Pacific Indemnity Co.	1,286.97	10,523.00
Continental Casualty Co.	777.39		Phoenix Indemnity Co.	7,543.35	2,472.50
Eagle Indemnity Co.	264.40		Preferred Accident Insurance Co.	10,031.78	(2,070.00)
Employers' Liability Assurance Corp.	11,450.46	-650.00	Royal Indemnity Co.	5,236.38	273.70
Employers Mutual Liability Insurance Co.	1,165.42	4,290.00	St. Paul-Mercury Indemnity Co.	25,273.11	19,457.97
Factory Mutual Liability Ins. Co.	-3.46		Standard Accident Insurance Co.	37,673.01	5,508.04
Fidelity & Casualty Co. (N. Y.)	2,478.55	3,250.00	Standard Surety & Casualty Co.	425.18	1,250.00
Fireman's Fund Indemnity Co.	21,970.19	13,281.80	State Farm Mutual Auto. Insurance Co.	175,282.47	37,723.94
General Acc. Fire & Life Assur. Corp.	799.17	42,982.77	Sun Indemnity Co.	5,447.27	-375.00
General Casualty Co.	42,809.76		Travelers Indemnity Co.	725.96	
Glens Falls Indemnity Co.	707.63		Truck Insurance Exchange	34,803.90	25,739.19
Globe Indemnity Co.	3,531.41	1,272.00	United Pacific Insurance Co.	1,109.69	
Great American Indemnity Co.	32,744.55	-2,875.58	United States Casualty Co.	23,300.29	
Hardware Indemnity Insurance Co.	4,169.76	2,958.50	U. S. Fidelity & Guaranty Co.	39,356.11	26,585.10
Hardware Mutual Casualty Co.	22,356.05	4,385.86	United States Guaranty Co.	60.60	
Hartford Accident & Indemnity Co.	95,317.87	49,302.31	Western National Indemnity Co.	5,072.32	11,445.00
Hawkeye Casualty Company	1,267.55		Zurich General Acc. & Liability Insurance Co.	8,125.36	4,471.86
Home Indemnity Co.	88,355.86	16,394.40			
Indemnity Insurance Co. of N. A.	3,139.16		TOTALS, Auto Liability Coverage	\$ 1,054,611.00	\$ 328,737.08
Iowa Mutual Casualty Co.	4,951.16	110.56			
Iowa Mutual Liability Insurance Co.	7,179.13	300.00	Total in parentheses (see Note on page 49)	\$	\$ 8,480.35
Liberty Mutual Insurance Co.	2,098.59	(500.00)			
London Guarantee & Accident Co.	564.92	-4,239.45			

AUTO PROPERTY DAMAGE COVERAGE, 1945 MISCELLANEOUS COMPANIES

Table C-2

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Accident & Casualty Insurance Co. \$	5.48		Lumbermens Mutual Casualty Co.	1,352.05	392.55
Aetna Casualty & Surety Co.	3,126.79	1,453.79	Manufacturers Casualty Ins. Co.	34.10	
Allstate Insurance Co.	2,159.87	373.45	Manufacturers & Wholesalers Indem. Exch.	193.74	509.15
American Automobile Insurance Co.	3,185.37	2,920.10	Maryland Casualty Co.	5,226.52	4,222.86
American Casualty Co.	5,320.00	1,427.69	Massachusetts Bonding & Insurance Co.	-142.64	-103.00
American Motorists Insurance Co.	3,638.62	1,004.64	Metropolitan Casualty Insurance Co.	233.71	-414.00
American Mutual Liability Insurance Co.	726.86	(470.37)	Mountain States Mutual Casualty Co.	16,367.15	420.00
American Surety Co. (N. Y.)	99.80	59.89	National Auto. & Casualty Insurance Co.	5,722.34	4,014.58
Anchor Casualty Co.	16,455.41	8,891.54	National Casualty Co.	6.50	None
Associated Indemnity Corp.	6,683.92	1,910.97	National Mutual Casualty Co.	4,103.46	643.88
Car & General Insurance Corp.	2,641.80	1,099.00	National Surety Corporation	5.13	
Central Surety & Ins. Corp.	992.80	614.57	New Amsterdam Casualty Co.	811.32	(628.00)
Century Indemnity Co.	43.14	58.05	New York Casualty Co.	123.50	18.35
Columbia Casualty Co.	77.32	-61.65	Northwest Casualty Co.	12,371.69	5,682.81
Commercial Casualty Insurance Co.	242.77	100.00	Norwich Union Indemnity Co.	825.08	277.50
Commercial Standard Insurance Co.	3,122.42	2,326.28	Ocean Accd. & Guarantee Corp.	67.22	
Connecticut Indemnity Co.	1,525.70	938.17	Pacific Employers Ins. Co.	3,794.16	1,085.00
Consolidated Underwriters	65.27	25.00	Pacific Indemnity Co.	372.44	
Continental Casualty Co.	271.95	60.52	Phoenix Indemnity Co.	2,442.72	265.76
Eagle Indemnity Co.	54.13		Preferred Accident Insurance Co.	1,910.90	(387.47)
Employers' Liability Assurance Corp.	3,696.73	2,745.79	Royal Indemnity Co.	1,728.62	289.41
Employers Mutual Liab. Insurance Co.	307.18	252.06	St. Paul-Mercury Indemnity Co.	7,775.68	8,678.34
Factory Mutual Liability Ins. Co.	1.09		Standard Accident Insurance Co.	10,146.98	5,320.67
Fidelity & Casualty Co. (N. Y.)	793.14	597.31	Standard Surety & Casualty Co.	151.55	784.94
Fireman's Fund Indemnity Co.	6,919.39	4,533.44	State Farm Mutual Auto. Insurance Co.	52,305.40	30,439.19
General Acc. Fire & Life Assurance Corp.	209.88	123.00	Sun Indemnity Co.	154.76	10.00
General Casualty Co.	12,005.88	7,126.10	Travelers Indemnity Co.	559.22	253.00
Glens Falls Indemnity Co.	279.93	44.15	Truck Insurance Exchange	18,507.02	10,277.20
Globe Indemnity Co.	1,299.90	1,905.44	United Pacific Insurance Co.	398.51	
Great American Indemnity Co.	9,332.58	1,690.37	United States Casualty Co.	7,678.90	
Hardware Indemnity Insurance Co.	1,436.65	911.00	U. S. Fidelity & Guaranty Co.	12,309.92	7,986.09
Hardware Mutual Casualty Co.	7,088.50	2,978.16	United States Guarantee Co.	1,807	
Hartford Accident & Indemnity Co.	21,212.45	10,749.68	Western National Indemnity Co.	1,306.62	267.20
Hawkeye Casualty Company	414.35		Zurich General Accid. & Liab. Insurance Co.	2,346.39	1,455.39
Home Indemnity Co.	29,335.16	15,187.96			
Indemnity Insurance Co. of North America.	1,175.74	-42.22	TOTALS, Auto Property Damage Coverage	\$ 322,402.16	\$ 156,006.53
Iowa Mutual Casualty Co.	1,941.05	894.88			
Iowa Mutual Liability Ins. Co.	2,484.00	433.68			
Liberty Mutual Insurance Co.	618.16	(310.20)			
London Guarantee & Accident Co.	150.75	-153.15			
			Total in parentheses (see Note on page 49)		\$ 1,796.04

AUTO COLLISION COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-3

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
American Casualty Co.	\$ 321.94	\$ 6.40	Maryland Casualty Co.	284.93	None
American Motorists Insurance Co.	7,633.32	3,128.10	National Auto. & Casualty Insurance Co.	878.04	85.00
American Mutual Liability Insurance Co.	1,259.32	(238.56)	National Mutual Casualty Co.	2,583.47	11,902.50
Anchor Casualty Co.	6,787.21	5,346.35	Northwest Casualty Co.	15,012.51	11,803.29
Columbia Casualty Company	16.80		Pacific Employers' Insurance Co.	76.75	
Commercial Standard Insurance Co.	59.60	11.50	Pacific Indemnity Co.	221.00	
Consolidated Underwriters	47.88		Preferred Accident Insurance Co.	365.27	(344.78)
Employers' Liability Assurance Corp.	137.80	None	Royal Indemnity Company	25.00	
Employers Mutual Liability Insurance Co.	165.65	215.45	St. Paul-Mercury Indemnity Co.	440.47	1,404.03
Factory Mutual Liability Ins. Co.	21.00		Standard Accident Insurance Co.	139.00	50.91
Fireman's Fund Indemnity Co.	26.50	None	State Farm Mutual Auto. Insurance Co.	164,545.20	121,270.20
General Accident Fire & Life Assur. Corp.	123.75		United Pacific Insurance Co.	231.38	-13.65
Globe Indemnity Co.	-11.05		United States Casualty Co.	48.45	
Hardware Mutual Casualty Co.	6,139.98	2,738.02	U. S. Fidelity & Guaranty Co.	620.61	543.80
Hartford Accident & Indemnity Co.	3,563.08	1,678.78	Western National Indemnity Company	33.19	None
Home Indemnity Company	1,678.68	None			
Indemnity Insurance Co. of North America	30.00		TOTALS, Auto Collision	\$ 218,216.20	\$ 160,981.14
Iowa Mutual Casualty Co.	4,633.61	810.46			
London Guarantee & Accident Co., Ltd.	45.20		Total in Parentheses (See Note on Page 9)		\$ 583.34
Manufacturers & Wholesalers Indemnity Exch.	30.66				

BURGLARY & THEFT COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-4

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 598.81	\$ 50.00	Commercial Casualty Insurance Co.	812.93	103.50
American Automobile Insurance Co.	-15.00	None	Commercial Standard Insurance Co.	-3.00	25.15
American Bonding Co.	678.10	None	Connecticut Indemnity Co.	30.00	
American Casualty Co.	1,884.91	82.50	Continental Casualty Company	40.00	None
American Surety Co.	2,797.90	342.62	Eagle Indemnity Co.	667.69	-80.00
Anchor Casualty Co.	1,369.17	686.60	Employers' Liability Assurance Corp.	1,456.11	1,031.39
Associated Indemnity Corp.	829.77	106.57	Fidelity & Casualty Co.	60.11	
Car & General Insurance Corp.	507.15		Fidelity & Deposit Co.	3,353.72	83.35
Central Surety & Insurance Corp.	133.11		Fireman's Fund Indemnity Co.	1,617.32	5.45
Columbia Casualty Co.	22.50		General Accident Fire & Life Assur. Corp.	-7.50	

Table C-4

BURGLARY & THEFT COVERAGE—(Continued) MISCELLANEOUS COMPANIES

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
General Casualty Co.	1,219.61	62.00	Northwest Casualty Co.	1,221.20	1,319.63
Globe Indemnity Co.	89.75		Norwich Union Indemnity Co.	30.00	
Great American Indemnity Co.	1,506.27	202.46	Ocean Accident & Guarantee Corp., Ltd.	53.18	
Hardware Indemnity Co. (Minn.)	619.86	23.50	Pacific Employers Insurance Co.	479.91	
Hardware Mutual Casualty Co.	853.83	None	Pacific Indemnity Co.	177.51	
Hartford Accident & Indemnity Co.	5,536.41	780.55	Phoenix Indemnity Co.	1,454.69	502.75
Home Indemnity Co.	3,199.87	1,358.04	Preferred Accident Insurance Co.	203.94	
Indemnity Insurance Co. of N. A.	544.09	67.50	St. Paul-Mercury Indemnity Co.	2,441.77	-57.60
Iowa Mutual Casualty Co.	402.40	41.67	Seaboard Surety Co.	6,858.50	775.33
Liberty Mutual Insurance Co.	-2.50		Standard Accident Insurance Co.	3,208.05	796.94
London Guarantee & Accident Co.	-137.16	186.00	Travelers Indemnity Co.	421.29	None
Lumbermens Mutual Casualty Co.	75.55		United States Casualty Co.	391.69	
Maryland Casualty Co.	1,943.95	232.00	U. S. Fidelity & Guaranty Co.	7,502.11	948.79
Massachusetts Bonding & Insurance Co.	77.11		United States Guaranty Co.	19.58	
Metropolitan Casualty Insurance Co.	2,172.02	1,025.00	Western National Indemnity Co.	614.15	None
National Auto. & Casualty Insurance Co.	545.05		Zurich General Acc. & Liab. Insurance Co.	781.84	135.26
National Casualty Company	55.50	None			
National Surety Corp.	3,862.23	337.74			
New Amsterdam Casualty Co.	1,733.12	665.53			
New York Casualty Co.	522.13				
			TOTALS, Burglary and Theft	\$ 67,512.30	\$ 11,840.22

Table C-5

STEAM BOILER & MACHINERY COVERAGE, 1945 MISCELLANEOUS COMPANIES

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Eagle Indemnity Co.	\$ 574.16	\$	Lumbermens Mutual Casualty Co.	-171.12	None
Employers' Liability Assurance Corp.	-2,259.48	None	Maryland Casualty Co.	28.20	
Fidelity & Casualty Co.	308.91	None	Pacific Indemnity Co.	56.16	
General Casualty Co.	148.89	None	Royal Indemnity Co.	287.00	None
			Travelers Indemnity Co.	-476.10	
Globe Indemnity Co.	353.73				
Hartford Steam Boiler & Insp. Insurance Co.	12,286.05				
London Guarantee & Accident Co.	-14.18				
			TOTALS, Steam Boiler and Machinery	\$ 11,322.22	\$ 914.95

WORKMEN'S COMPENSATION COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-6

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 30,966.27	\$ 10,998.30	Metropolitan Casualty Insurance Co.	29.41	33,783.68
American Automobile Ins. Co.	3,514.57	16.00	National Auto. & Casualty Insurance Co.	28,151.70	15,206.25
American Casualty Co. of Reading, Pa.	22,993.34	8,929.52	National Mutual Casualty Company	.28	83.00
American Mutual Liability Insurance Co.	20,097.18	(9,696.99)	National Surety Corporation	753.30	(2,454.37)
American Surety Co. of N. Y.	5,481.53	1,807.68	New Amsterdam Casualty Co.	9,784.34	
Anchor Casualty Co.	18,497.61	16,024.23	Pacific Employers' Insurance Co.	20,072.67	19,972.00
Associated Indemnity Corp.	5,521.89	-4,312.42	Phoenix Indemnity Co.	.84	62.50
Century Indemnity Co.	76.73		Royal Indemnity Co.	37,723.87	15,206.25
Consolidated Underwriters Co.	549.89		St. Paul-Mercury Indemnity Co.	28,842.37	29,020.35
Continental Casualty Co.	4,353.03	1,086.92	Standard Accident Insurance Co.	36,831.89	13,737.64
Eagle Indemnity Co.	4,522.08	-9,842.93	United Pacific Insurance Co.	3,287.80	
Employers' Liability Assurance Corp.	20,778.82	26,445.67	United States Casualty Company	12,676.22	
Employers Mutual Liability Insurance Co.	8,099.60	-2.75	U. S. Fidelity & Guaranty Co.	76,470.46	37,112.82
Fidelity & Casualty Co.	6,460.93	820.93	United States Guaranty Co.	5.42	
Fireman's Fund Indemnity Co.	24,920.41	23,740.91	Western National Indemnity Co.	4,770.25	6,778.03
General Casualty Co.	18,284.27	30,027.76	Zurich General Accident & Liability Ins. Co.	7,278.20	858.00
Globe Indemnity Co.	13,115.68	8,490.17			
Great American Indemnity Co.	40,874.63	8,928.12			
Hartford Accident & Indemnity Co.	33,406.48	19,153.91			
Indemnity Insurance Co. of N. A.	10,101.80	346.00			
Iowa Mutual Casualty Company	3,865.65	285.43	TOTALS, Workmen's Compensation	\$ 705,255.16	\$ 331,161.91
Liberty Mutual Insurance Co.	66,366.69	(16,961.98)			
London Guaranty & Accident Co.	38,597.48	19,746.79	Total in Parantheses (See Note on Page 9.)	\$	\$ 29,113.34
Lumbermens Mutual Casualty Co.	23,474.31	8,965.40			
Maryland Casualty Co.	11,755.61	4,190.00			

PLATE GLASS COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-7

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 132.09	\$ 83.30	Employers' Liability Assurance Corp.	1,205.32	439.64
American Casualty Co. of Reading, Pa.	110.31	None	Fireman's Fund Indemnity Co.	220.39	93.13
American Surety Co.	422.35	311.55	General Casualty Co.	223.19	3.50
Anchor Casualty Co.	1,331.27	164.90	Great American Indemnity Co.	501.70	64.07
Associated Indemnity Corp.	452.49	78.35	Hardware Indemnity Insurance Co. (Minn.)	290.03	-6.00
Car & General Insurance Corp.	423.53	90.66	Hardware Mutual Casualty Co.	623.23	None
Central Surety & Insurance Corp.	351.74	66.20	Hartford Accident & Indemnity Co.	1,100.87	563.76
Columbia Casualty Company	893.40		Home Indemnity Co.	1,304.38	393.17
Commercial Casualty Insurance Co.	851.41	484.98	Indemnity Insurance Co. of N. A.	223.37	161.10
Connecticut Indemnity Co.	7.50		Liberty Mutual Insurance Co.	20.42	

PLATE GLASS COVERAGE—(Continued)

MISCELLANEOUS COMPANIES

Table C-7

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
London Guarantee & Accident Co.	-12.25	214.53	Phoenix Indemnity Company	265.17	77.25
Lumbermens Mutual Casualty	14.23	233.60	Preferred Accident Insurance Co.	79.73	72.40
Maryland Casualty Co.	762.03	138.25	St. Paul-Mercury Indemnity Co.	793.73	142.34
Massachusetts Bonding & Insurance Co.	1,899.12	709.33	Standard Accident Insurance Co.	690.05	
Metropolitan Casualty Co.			U. S. Fidelity & Guaranty Co.	3,226.38	680.98
National Auto. & Casualty Insurance Co.	223.48		Western National Indemnity Co.	304.74	285.25
National Surety Corp.	281.07	39.90	Zurich General Accid. & Liab. Insurance Co.	346.55	208.55
New Amsterdam Casualty Co.	372.96				
New York Casualty Co.	285.65	58.10			
Northwest Casualty Co.	668.65	346.95			
Pacific Employers Ins. Company	676.07				
			TOTALS, Plate Glass Coverage	\$ 21,566.35	\$ 6,199.74

SURETY COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-8

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 2,118.59	-233.74	Maryland Casualty Co.	10,630.52	-1,082.08
American Bonding Co. (Balt.)	2,962.68	None	Massachusetts Bonding & Insurance Co.	1,483.14	-289.03
American Casualty Co.	4,119.68	None	Metropolitan Casualty Insurance Co.	1,135.50	
American Motorists Insurance Company	9.00	1,820.00	National Surety Corp.	18,000.72	143.32
American Surety Co.	5,779.61		New Amsterdam Casualty Co.	496.22	
Anchor Casualty Co.	434.09		New York Casualty Co.	5,249.67	
Associated Indemnity Corp.	566.41		Pacific Employers Ins. Company	232.50	
Central Surety & Insurance Corp.	60.00		Peerless Casualty Company	581.31	
Century Indemnity Company	81.37		Royal Indemnity Co.	4,049.70	
Columbia Casualty Co.	59.85		St. Paul-Mercury Indemnity Co.	2,278.96	None
Commercial Casualty Insurance Co.	241.50		Seaboard Surety Co.	16,910.84	-150.00
Continental Casualty Co.	326.50	None	Standard Accident Insurance Co.	8,609.38	None
Employers' Liability Assurance Corp.	402.50	51.00	Sun Indemnity Company of N. Y.	12.50	
Fidelity & Casualty Co.	261.63	-9.58	Travelers Indemnity Co.	10.00	1.00
Fidelity & Deposit Co.	8,882.09		United Pacific Insurance Co.	785.62	
Fireman's Fund Indemnity Co.	1,626.51	None	United States Casualty Co.	80.00	
General Casualty Co.	4,201.13	None	U. S. Fidelity & Guaranty Co.	39,724.76	-1,758.94
Glens Falls Indemnity Co.	84.62		United States Guarantee Co.	2,038.96	
Globe Indemnity Co.	75.00	-1.00	Western National Indemnity Co.	2,138.36	
Great American Indemnity Co.	1,258.21	-199.00	Western Surety Co.	806.00	
Hartford Accident & Indemnity Co.	14,797.40	-20,311.00			
Home Indemnity Co.	2,584.16	None			
Indemnity Insurance Co. of N. A.	2,159.03		TOTALS, Surety	\$ 168,346.22	\$ -22,019.05

LIABILITY OTHER THAN AUTO COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-9

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 22,047.47	\$ 14,175.02	Lumbermens Mutual Casualty Co.	2,157.60	771.00
American Automobile Insurance Co.	5,350.93	846.25	Manufacturers & Wholesalers Indemnity Exch.	155.61	
American Bonding Co. (Balt.)	66.00		Maryland Casualty Co.	9,154.34	6,157.90
American Casualty Co. of Reading, Pa.	5,568.43	20.00	Massachusetts Bonding & Insurance Co.	370.55	8,490.00
American Motorists Insurance Co.	153.63		Metropolitan Casualty Insurance Co.	5,772.06	
American Mutual Liability Insurance Co.			Mountain States Mutual Casualty Co.	3,724.15	
American Surety Co. (N. Y.)	1,478.36		National Auto. & Casualty Insurance Co.	4,885.98	290.00
Anchor Casualty Co.	12,234.96	194.00	National Casualty Company	803.74	None
Associated Indemnity Corp.	6,393.12	3,722.97	National Mutual Casualty Company	10	
Car & General Insurance Corp.	1,543.64	785.00	National Surety Corporation	30.45	
Century Surety & Insurance Corp.	271.67		New Amsterdam Casualty Co.	1,887.41	(250.00)
Century Indemnity Co.	297.77		New York Casualty Co.	1,011.37	-200.00
Columbia Casualty Co.	145.41		Northwest Casualty Co.	9,761.32	4,690.35
Commercial Casualty Insurance Co.	2,388.05	4,950.50	Norwich Union Indemnity Co.	194.00	
Commercial Standard Insurance Co.	510.49		Ocean Accid. & Guarantee Corp.	233.07	
Connecticut Indemnity Co.	145.81		Pacific Employers Insurance Co.	6,606.00	
Consolidated Underwriters	76.74		Pacific Indemnity Co.	2,585.96	2.00
Continental Casualty Company	808.11		Phoenix Indemnity Co.	3,489.61	542.00
Eagle Indemnity Co.	4,807.00	250.00	Preferred Accident Insurance Co.	625.46	(35.10)
Employers' Liability Assurance Corp.	3,892.04	4,555.75	Royal Indemnity Co.	14,581.20	
Employers Mutual Liability Insurance Co.	8,304.42		St. Paul-Mercury Indemnity Co.	11,461.38	4,818.60
Employers Reinsurance Corp.	250.00		Seaboard Surety Co.	502.50	None
Fidelity & Casualty Co. of N. Y.	2,129.87	3,350.00	Standard Accident Insurance Co.	23,793.72	-1,994.60
Fidelity & Deposit Co. of Maryland	13.50	None	Standard Surety & Casualty Co.	340.22	(200.00)
Fireman's Fund Indemnity Co.	18,082.56	6,291.00	State Farm Mutual Auto. Insurance Co.	6,871.00	1,060.00
General Accident Fire & Life Assur. Corp.	544.46		Sun Indemnity Co. of N. Y.	92.55	
General Casualty Co. of America	46,284.99	11,685.95	Travelers Indemnity Co.	56.00	None
Glens Falls Indemnity Co.	354.22		Truck Insurance Exchange	2,404.34	-127.3
Globe Indemnity Co.	2,184.50	1,559.00	United Pacific Insurance Co.	527.57	-250.00
Great American Indemnity Co.	7,063.34		United States Casualty Co.	6,570.20	
Hardware Indemnity Insurance Co. (Minn.)	2,707.05	(500.00)	U. S. Fidelity & Guaranty Co.	50,785.07	38,652.60
Hardware Mutual Casualty Co.	1,914.34	None	United States Guarantee Co.	47,744.97	
Hartford Accident & Indemnity Co.	23,028.89	48,936.43	Western National Indemnity Co.	4,703.30	3,142.15
Hawkeye Casualty Company	451.50	5,510.00	Zurich General Accid. & Liability Insurance Co.	4,750.48	3,733.45
Home Indemnity Co.	10,880.42	-2,510.00			
Indemnity Insurance Co. of N. A.	3,141.75	1,000.00	TOTALS, Liability Other Than Auto	\$ 392,957.45	\$ 179,799.99
Iowa Mutual Casualty Co.	2,427.83	62.00			
Iowa Mutual Liability Ins. Co.	401.15	None	Total in Parentheses (See Note on Page 9)	\$	\$ 3,248.43
Liberty Mutual Insurance Co.	10,281.88	(2,263.33)			
London Guarantee & Accident Co., Ltd.	2,165.68	10,033.40			

Table C-10

MISCELLANEOUS COMPANIES

PROPERTY DAMAGE & COLLISION OTHER THAN AUTO, 1945

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 562.38	\$ 300.00	Indemnity Insurance Co. of N. A.	1,414.38	20.00
American Automobile Insurance Co.	185.84	None	Iowa Mutual Casualty Co.	355.02	None
American Casualty Co.	1,106.56	125.00	Liberty Mutual Insurance Co.	38.00	215.00
American Motorists Insurance Co.	116.65	London Guarantee & Accident Co.	864.50
American Mutual Liability Insurance Co.	456.10	Lumbermens Mutual Casualty Co.	1,324.04	5.50
American Surety Co. (N. Y.)	180.62	-930.00	Maryland Casualty Co.	3,189.17	1,913.35
Anchor Casualty Co.	2,204.04	4.00	Massachusetts Bonding & Insurance Co.	140.56
Associated Indemnity Corporation	454.73	13.00	Metropolitan Casualty Insurance Co.	400.34	94.20
Car & General Insurance Corp.	92.35	National Auto. & Casualty Insurance Co.	816.23
Central Surety & Insurance Corp.	70.64	9.87	National Casualty Company	133.37	None
Century Indemnity Co.	10.51	National Mutual Casualty Company
Columbia Casualty Co.	125.36	National Surety Corporation	21.21
Commercial Casualty Insurance Co.	228.68	8.00	New Amsterdam Casualty Co.	454.49
Commercial Standard Insurance Co.	452.20	100.00	Northwest Casualty Co.	812.31	241.00
Connecticut Indemnity Co.	9.60	Ocean Accident & Guarantee Corp.	2.29
Continental Casualty Company	260.83	None	Pacific Employers Insurance Co.	3,240.26	979.00
Eagle Indemnity Co.	1,703.33	Pacific Indemnity Co.	283.74
Employers' Liability Assurance Corp.	925.19	30.75	Phoenix Indemnity Co.	369.52
Employers Mutual Liability Insurance Co.	4,387.44	235.00	Royal Indemnity Co.	8,504.51	605.64
Fidelity & Casualty Co.	292.62	St. Paul-Mercury Indemnity Co.	1,471.82	137.80
Fireman's Fund Indemnity Co.	1,350.06	41.95	Standard Accident Insurance Co.	2,911.57	281.06
General Accd. Fire & Life Assur. Corp.	Standard Surety & Casualty Co.	122.96
General Casualty Co.	5,792.07	1,553.39	State Farm Mutual Auto. Insurance Co.	595.66	747.79
Glens Falls Indemnity Co.	53.23	-250.00	Travelers Indemnity Co.	441.25	None
Globe Indemnity Co.	461.01	Trust Insurance Exchange	142.62	-59
Great American Indemnity Co.	977.69	None	United Pacific Insurance Co.	84.94
Hardware Indemnity Insurance Co.	545.60	6.75	United States Casualty Co.	1,186.18
Hardware Mutual Casualty Co.	473.52	None	United States Fidelity & Guaranty Co.	3,994.80	1,757.19
Hartford Accident & Indemnity Co.	2,643.71	1,572.61	Western National Indemnity Co.	1,086.96	331.60
Hawkeye Casualty Company	147.00	434.00	Zurich General Accid. & Liability Insurance Co.	1,049.42
Home Indemnity Company			
			TOTALS, Property Damage and Collision Other Than Auto	\$ 65,726.65	\$ 10,583.76

FIDELITY COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-11

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 679.94	\$ None	Indemnity Insurance Co. of N. A.	690.48	
American Bonding Co.	4,796.04	5.50	Liberty Mutual Insurance Co.	75.52	
American Casualty Co.	325.56	None	Maryland Casualty Co.	1,344.12	-416.84
American Guarantee & Liability Insurance Co.	779.55	154.59	Massachusetts Bonding & Insurance Co.	697.37	2,003.00
American Motorists Insurance Co.	261.56		Metropolitan Casualty Insurance Co.	1,390.03	
American Surety Co. of N. Y.	22,930.22	10,681.25	National Casualty Co.	50.00	None
Anchor Casualty Co.	1,233.61		National Surety Corp.	25,013.32	-12,488.58
Associated Indemnity Corp.	1,020.58		New Amsterdam Casualty Co.	600.51	
Central Surety & Insurance Corp.	93.75		New York Casualty Co.	1,192.32	
Columbia Casualty Co.	30.00		Pacific Indemnity Co.	5.00	
Commercial Casualty Insurance Co.	239.99		Royal Indemnity Co.	109.00	
Continental Casualty Co.	79.20	None	St. Paul-Mercury Indemnity Co.	7,638.22	62.00
Eagle Indemnity Co.	29.00		Seaboard Surety Co.	6,141.79	97.09
Employers Liability Assurance Corp.	811.64		Standard Accident Insurance Co.	10,651.05	1,729.96
Employers Mutual Liability Insurance Co.	2.07		Sun Indemnity Co. of N. Y.	13.75	
Fidelity & Casualty Co.	723.29		United Pacific Insurance Co.	30.00	-200.00
Fidelity & Deposit Co. (Md.)	26,423.70	2,895.96	United States Casualty Company	205.91	
Fireman's Fund Indemnity Co.	2,727.01	None	U. S. Fidelity & Guaranty Co.	27,204.72	2,033.80
General Casualty Co.	2,480.25	None	United States Guaranty Co.	98.95	
Glens Falls Indemnity Co.	11.00		Western National Indemnity Co.	2,293.79	5.00
Globe Indemnity Co.	1,859.38	500.00	Western Surety Co.	416.25	None
Great American Indemnity Co.	924.11	-3,000.00			
Hartford Accident & Indemnity Co.	7,865.35	-809.58	TOTALS, Fidelity	\$ 164,911.53	\$ 3,253.15
Home Indemnity Co.	2,717.63	None			

GROUP ACCIDENT & HEALTH COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-12

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
American Casualty Company	\$ 322.63	\$ 58.33	Metropolitan Casualty Insurance Co.	1,168.93	1,591.43
Anchor Casualty Co.	147.50	147.50	Mutual Benefit Health & Accident Ass'n.	171,818.63	186,779.55
Commercial Casualty Co.	7,048.53	5,429.10	National Travelers Casualty Company	2,536.30	126.00
Continental Casualty Co.	1,096.30	993.59	Standard Accident Insurance Co.	5,894.17	4,018.14
Employers' Liability Assurance Corp.	113.75		U. S. Fidelity & Guaranty Co.	5,184.50	1,105.87
Globe Indemnity Co.	144.34	130.00	Zurich General Accident & Liability Insurance Co.		3,942.25
Great American Indemnity Co.	100.00				
Hartford Accident & Indemnity Co.	1,205.00		TOTALS, Group Accident & Health	\$ 198,490.58	\$ 204,722.07
Maryland Casualty Co.	1,710.00	547.81			

ACCIDENT & HEALTH COVERAGE, 1945

MISCELLANEOUS COMPANIES

Table C-13

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 56.00	.48	Lumbermens Mutual Casualty Co.	33.00	22.98
American Casualty Co.	932.00	53.50	Maryland Casualty Co.	1,715.76	2,288.81
American Motorists Insurance Co.	84.40	(.24)	Massachusetts Bonding & Insurance Co.	3,671.55	786.28
American Surety Co. (N. Y.)	553.70	305.00	Massachusetts Protective Association	645.00	110.00
Anchor Casualty Co.	10.00		Metropolitan Casualty Co.	956.65	
Associated Indemnity Corp.	147,749.19	89,243.75	Mutual Benefit Health & Accident Association	247,808.67	114,428.96
Benefit Association of Railway Employees	3,310.50	435.95	National Casualty Co.	3,534.58	1,254.21
Columbia Casualty Co.	3,310.50	40,361.15	National Travelers Casualty Co.	1,936.34	47.00
Commercial Casualty Co.	50,643.51	13,759.21	New Amsterdam Casualty Co.	431.67	(.48)
Continental Casualty Co.	23,230.55	223.92	Ocean Accident & Guarantee Corp.	28.00	
Employers Mutual Benefit Association	447.00	.95	Phoenix Indemnity Co.	123.16	
Employers' Liab. Assur. Corp.	881.95	250.96	Preferred Accident Insurance Co.	10,096.87	(10,679.61)
Fidelity & Casualty Co. (N. Y.)	3,667.52	354.00	Royal Indemnity Co.	339.31	.96
Fireman's Fund Indemnity Co.	48.75	4,511.81	St. Paul-Mercury Indemnity Co.	61.00	1,303.42
General Accident Fire & Life Assurance Corp.	28.50	51.50	Standard Accident Insurance Co.	10,862.28	
Glens Falls Indemnity Co.	286.53	1,779.43	Sun Indemnity Co. of N. Y.	20.75	
Globe Indemnity Co.	1,600.46	550.00	United States Casualty Company	614.90	2,324.90
Great American Indemnity Co.	125.00	8,176.96	U. S. Fidelity & Guaranty Co.	6,943.88	33.41
Hardware Mutual Casualty Co.	11,973.71	11.45	Western National Indemnity Co.	622.84	
Hartford Accident & Indemnity Co.	346.72		Zurich General Accident & Liability Insurance Co.	403.92	
Home Indemnity Co.	153.00				
Indemnity Insurance Co. of North America	5,483.91		TOTALS, Accident and Health	\$ 543,323.58	\$ 282,670.95
Inter-State Businessmen's Accident Co.	835.55		Total in Parentheses (See Note on Page 9)	\$	\$ 10,680.33
Iowa Mutual Liability Ins. Co.					
Lincoln Mutual Health & Accident Insurance Co.					
London Guarantee & Accident Co.					

HOSPITALIZATION (Including Group), 1945

Table C-14

NON-CANCELLABLE ACCIDENT & HEALTH, 1945—Table C-15

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Associated Indemnity Corp.	\$ 38.90	3,517.54	Century Indemnity Co.	258.17	\$.46
Lincoln Mutual Health & Accident Insurance Co.	159.45		Continental Casualty Co.	92,354.87	9,396.66
			Massachusetts Protective Association	6,891.18	38,160.38
			Mutual Benefit Health & Accident Ass'n.	804.33	1,513.61
			National Travelers Casualty Co.		162.33
TOTALS	\$ 198.35	3,517.54	TOTALS	\$ 100,308.55	\$ 49,233.44

MISCELLANEOUS COMPANIES

ALL OTHER COVERAGE, 1945

Table C-16

NAME OF COMPANY	Type of Coverage	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	Sprinkler	\$ 50.00	\$ None
Anchor Casualty Company	All Others	2,798.14	1,608.48
Commercial Standard Ins. Co.	Title and All Others	744.11	None
Consolidated Underwriters	All Others	35.84	
Hartford Accid. & Indem. Co.	Live Stock	3,754.68	2,660.60
Indemnity Ins. Co. of N. A.	Live Stock	-13.16	
Iowa Mutual Casualty Co.	Medical and All Others	909.52	
Mfrs. & Wholesalers Indem. Exch.	All Others	3.91	
Mountain State Mut. Cas. Co.	Cargo	943.91	40.66
National Auto & Cas. Ins. Co.	All Others	289.20	-68.00
National Mutual Casualty Co.	All Other Automobile	2,393.28	2,636.88
Northwest Casualty Co.	All Other Automobile	965.36	1,183.95
Pacific Employers Ins. Co.	All Others	5.20	
Pacific Indemnity Company	All Others	5.25	
Truck Insurance Exchange	All Others	3,691.95	3,186.77
U. S. Fidelity & Guaranty Co.	Water Damage	128.00	100.00
Totals, All Other Coverages		\$ 16,705.19	\$ 11,349.34

I N D E X

Fraternal Insurance Tables

Table D	Pages
Insurance in force, 1944-1945; Premiums received, 1945; Losses incurred, paid, and unpaid, 1944-1945	66-67

FRATERNAL INSURANCE SOCIETIES

Table D

NAME OF COMPANY	Insurance in Force Dec. 31, 1944		Insurance in Force Dec. 31, 1945		Premiums Received During Year
	No. of Policies	Amount	No. of Policies	Amount	
Aid Association for Lutherans	852	\$ 947,187.00	924	\$ 1,035,250.00	\$ 26,212.60
American Fraternal Union	1,537	882,886.00	1,671	945,935.00	18,732.44
Ancient Order of United Workmen	8,872	9,400,489.00	9,317	10,139,098.00	293,189.24
Catholic Order of Foresters	197	237,237.00	205	239,737.00	4,715.50
Croatian Brotherhood of the U.S.A.	577	478,900.00	568	471,700.00	15,242.12
Croatian Fraternal Union of U.S.A.	1,523	1,138,718.00	1,524	1,149,118.80	28,211.34
Degree of Honor Protective Ass'n.	4,532	2,999,900.00	4,979	3,288,374.00	63,897.40
Grand Carniolian Slov. Cath. Union	701	484,401.00	687	474,897.50	12,890.21
Grange Mutual Life Ins. Co.	59	62,032.66	164	215,877.08	7,844.44
Homesteaders Life Association	47	58,453.00	44	52,453.00	1,432.05
International Workers Order	159	155,100.00	157	154,350.00	2,016.78
Knights of Columbus	1,746	2,124,324.00	1,747	2,130,274.00	48,086.46
Ladies Catholic Benev. Ass'n.	450	411,460.75	440	403,952.75	11,550.69
Lutheran Brotherhood	1,453	1,509,752.00	1,639	1,739,652.00	54,385.02
Maccabees	644	637,099.97	622	612,314.27	19,754.72
Modern Woodmen of America	2,878	3,779,108.00	2,913	3,797,000.00	115,031.05
National Slovak Society	101	73,585.00	1,637	1,166,600.00	33,584.26
National Union Security Ass'n.	2,958	2,935,211.00	3,140	3,099,851.00	49,280.64
Neighbors of Woodcraft	2,071	2,220,084.00	2,046	2,185,230.00	99,982.22
Polish National Alliance					
Railway Mail Ass'n.	105		105		1,753.45
Royal Neighbors of America	6,424	4,857,835.00	6,623	5,004,506.00	105,402.75
Security Benefit Ass'n.	589	615,042.00	582	613,908.00	23,795.94
Serb National Federation	715	410,505.00	720	407,455.00	15,202.61
Slovene Nat'l. Benefit Society	1,665	1,180,450.00	1,637	1,166,600.00	33,584.26
Sons of Norway	214	215,600.00	226	225,100.00	7,652.99
Supreme Forest Woodmen Circle					
United Commercial Travelers	1,167	5,835,000.00	1,647	8,235,000.00	22,061.55
Western Bohemian Fraternal Ass'n.	159	140,794.00	158	140,194.00	2,990.63
Woman's Benefit Ass'n.	2,374	1,837,773.98	2,377	1,823,856.94	36,692.98
Women's Cath. Order of Foresters	366	346,919.70	357	339,163.70	8,648.03
Woodmen of the World	1,530	2,285,879.00	1,493	2,197,103.00	83,803.49
Totals	46,665	\$ 48,261,727.86	50,349	\$ 53,454,551.04	\$ 1,247,627.86

MONTANA BUSINESS, 1945

Table D—(Continued)

Losses Incurred		Losses Paid		Losses Unpaid	
1944	1945	1944	1945	1944	1945
\$ 3,107.15	\$ 6,141.14	\$ 3,107.15	\$ 4,941.14	\$ None	1,000.00
13,385.00	10,963.50	12,202.00	12,798.50	2,245.50	1,498.00
72,538.80	48,155.17	57,180.30	60,732.17	19,090.00	5,710.00
9,708.00	6,000.00	9,708.00	5,000.00	None	1,000.00
12,479.00	16,793.50	12,479.00	16,793.50	None	None
34,955.84	26,262.00	36,107.76	25,416.34	1,954.61	2,800.27
12,873.00	22,858.00	12,873.00	22,832.36	None	None
5,475.30	9,526.66	7,320.00	9,233.74	100.00	100.00
None	None	None	None	None	None
1,240.00	6,240.00	1,240.00	6,240.00	1,469.90	1,468.18
2,700.00	3,488.00	2,620.00	3,373.00	780.00	775.00
32,000.00	18,450.00	29,000.00	18,450.00	2,000.00	None
14,500.00	7,305.00	14,500.00	7,305.00	None	None
12,950.00	6,063.16	4,161.60	14,869.00	10,950.00	2,144.16
9,540.89	15,192.46	9,540.89	14,890.46	None	None
97,052.00	72,419.00	101,352.00	71,926.39	8,142.86	4,071.43
2,000.00	26,751.00	1,527.50	27,126.00	472.50	7,372.36
21,115.00	14,876.08	24,203.50	15,111.08	2,435.00	2,200.00
47,200.00	37,800.00	45,267.00	37,633.00	3,533.00	3,700.00
311.50	339.50	311.50	339.50	None	None
34,932.00	58,890.00	34,527.42	54,408.96	2,368.75	6,764.00
27,000.00	8,928.00	20,500.00	11,141.24	10,000.00	7,500.00
18,085.50	9,562.50	16,273.79	9,292.04	7,937.77	8,208.23
23,257.50	26,751.00	19,885.27	27,126.00	7,747.36	7,372.36
None	2,500.00	None	2,500.00	None	None
5,515.84	12,374.83	2,620.84	7,304.83	1,945.00	3,640.00
None	None	None	None	None	None
37,226.50	42,392.52	40,865.03	41,967.52	2,075.00	2,500.00
7,023.00	10,967.00	8,023.00	9,967.00	None	1,000.00
67,080.00	75,761.00	69,952.09	70,679.00	None	5,000.00
\$ 623,251.82	\$ 603,751.02	\$ 597,348.64	\$ 609,397.77	\$ 80,946.25	\$ 75,823.99

S T A T I S T I C S

Showing Comparative Figures for Fire, Life and Miscellaneous Insurance Companies,
and Fraternal Insurance Societies, For Previous Years as Taken
From Insurance Department Annual Reports.

Fire Insurance Companies:

	Table	Page
All Business, 1921-1945	AS-1	69
Fire Insurance, 1921-1945	A-S2	69
Automobile Insurance, 1931-1945	AS-3	70
Hail & Tornado Insurance, 1931-1945	AS-4	70
Miscellaneous Insurance, 1931-1945	AS-5	70
Fire Premiums by Towns, 1941-1945	AS-6	71-72

Life Insurance Companies:

All Business, 1921-1945	BS-1	73
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Fraternal Insurance Societies:

All Business, 1921-1945	CS-1	74-75
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Miscellaneous Insurance Companies:

All Business, 1921-1945	DS-1	73
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NOTE

The difference between "net premium received" and "net losses incurred" does not indicate net profit. Acquisition costs, agents' commissions, taxes, underwriting and adjustment costs, and other general business expenses must, in addition to paid losses, be considered in determining a profit or loss.

STATISTICS—FIRE INSURANCE COMPANIES

Table AS-1

All Business in Montana, 1921-1945

Year	Number Companies Reporting	Net Risks Written	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1921	144	\$ 254,038,731.09	\$ 4,621,556.47	\$ 3,555,418.19	76.9
1922	144	278,406,993.74	4,421,708.06	2,838,486.28	64.2
1923	154	267,838,085.00	4,418,336.35	2,435,173.87	55.1
1924	152	286,944,979.50	4,150,629.14	2,253,697.66	54.3
1925	157	299,718,670.00	4,540,204.71	2,387,321.21	49.3
1926	159	317,496,800.00	2,678,557.76	1,890,215.82	40.4
1927	164	311,680,166.00	5,026,409.66	2,351,008.41	46.7
1928	173	349,386,811.00	5,357,033.53	3,231,813.59	60.3
1929	182	381,784,735.00	5,411,688.04	2,003,643.03	37.3
1930	189	331,663,217.00	4,166,266.19	2,044,609.21	49.1
1931	190	303,895,703.00	4,598,696.94	2,226,575.56	61.9
1932	—	293,292,093.00	3,194,036.12	2,615,622.82	81.9
1933	—	237,773,924.00	2,712,295.15	1,114,063.87	41.1
1934	—	273,222,719.00	3,039,031.48	929,761.31	30.6
1935	168	287,174,091.56	3,659,793.14	1,341,810.02	36.7
1936	169	300,415,356.68	3,837,108.95	1,812,383.73	47.2
1937	169	339,421,219.19	4,049,526.04	2,024,526.97	50.1
1938	172	404,417,151.57	4,499,266.41	1,748,797.03	38.9
1939	174	401,122,756.00	4,324,366.01	1,524,668.74	35.3
1940	183	462,488,194.00	4,871,229.37	2,332,581.41	47.9
1941	184	575,186,762.00	5,567,147.29	2,411,306.12	43.3
1942	183	626,499,325.00	5,382,123.02	3,238,111.51	60.2
1943	185	329,424,826.00	6,055,107.04	2,665,680.95	44.0
1944	188	—	6,323,572.57	2,777,285.92	43.9
1945	195	—	6,692,580.05	2,924,032.08	43.6

Table AS-2

Fire Insurance in Montana, 1931-1945

Year	Net Risks Written	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1931	\$ 234,688,139.00	\$ 3,046,370.64	\$ 1,874,248.76	63.0
1932	226,608,606.00	2,652,244.06	2,023,958.07	76.3
1933	168,708,703.00	2,152,299.68	880,253.81	40.9
1934	192,830,071.00	2,341,993.73	647,946.96	27.7
1935	205,340,429.56	2,713,044.64	799,246.55	29.5
1936	207,230,133.11	2,499,276.96	1,172,053.33	46.9
1937	209,741,380.91	2,482,676.70	968,481.46	39.0
1938	251,820,724.57	2,493,159.01	620,114.98	24.9
1939	238,282,718.00	2,440,878.87	652,621.74	26.7
1940	248,230,090.00	2,886,148.86	1,235,814.47	42.8
1941	314,859,551.00	2,924,345.29	1,460,819.65	49.9
1942	368,260,619.00	3,041,905.66	1,166,515.61	38.3
1943	194,230,466.00	3,167,726.36	1,394,819.83	44.0
1944	—	3,186,393.97	733,929.11	23.0
1945	—	3,492,520.94	1,105,048.23	31.6

*See Note on page 68.

STATISTICS—FIRE INSURANCE COMPANIES

Table AS-3 Automobile Insurance in Montana, 1931-1945

Year	Net Risks Written	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1931	\$ 24,117,944.00	\$ 424,038.88	\$ 279,187.95	65.8
1932	14,767,009.00	305,962.61	178,854.26	58.5
1933	13,319,838.00	297,700.92	118,296.69	39.7
1934	17,652,826.00	434,927.61	189,557.28	43.6
1935	20,218,910.00	519,180.26	227,232.12	43.8
1936	30,245,540.00	1,119,101.72	538,837.27	48.1
1937	34,953,244.28	1,232,244.28	775,047.16	62.9
1938	39,368,743.00	944,445.83	623,540.68	66.0
1939	32,348,254.00	1,254,251.70	588,366.83	46.9
1940	13,475,536.00	1,218,240.56	652,294.43	53.5
1941	13,633,728.00	1,484,622.77	689,689.43	46.5
1942	9,792,318.00	683,624.37	474,053.86	69.3
1943	6,867,387.00	524,325.14	256,822.13	48.9
1944		702,021.94	286,616.21	40.8
1945		841,426.64	374,640.22	44.5

Table AS-4 Hail and Tornado Insurance in Montana, 1931-1945

1931	\$ 5,061,444.00	\$ 69,598.93	\$ 87,854.79	126.2
1932	8,000,029.00	189,584.86	400,870.60	211.4
1933	7,358,949.29	194,210.26	102,153.75	52.6
1934	10,235,293.00	183,333.88	82,872.89	45.2
1935	12,204,455.00	337,213.71	280,419.31	83.2
1936	11,164,861.80	124,532.67	22,756.22	18.3
1937	19,327,827.50	204,480.66	181,104.90	88.6
1938	31,691,889.00	934,944.84	488,031.79	52.2
1939	37,154,317.00	501,881.75	255,504.49	50.9
1940	29,716,030.00	523,426.70	369,348.78	70.6
1941	92,451,099.00	853,030.33	466,246.06	54.7
1942	47,405,606.00	1,336,947.76	1,510,491.77	112.9
1943	23,376,446.00	1,977,297.00	802,380.03	40.5
1944		2,023,736.33	1,420,107.73	70.2
1945		1,877,455.56	1,287,754.03	68.5

Table AS-5 Miscellaneous Insurance in Montana, 1931-1945

1931	\$ 43,028,176.00	\$ 58,688.49	\$ 25,284.06	43.1
1932	43,917,449.00	46,244.59	11,939.89	25.8
1933	48,386,434.00	68,084.29	13,359.62	19.6
1934	52,502,529.00	78,776.26	9,384.18	11.9
1935	49,410,297.00	90,354.53	34,912.24	38.6
1936	51,774,821.77	94,197.60	78,736.91	83.6
1937	75,397,766.50	119,993.84	99,893.45	83.2
1938	81,535,795.00	123,676.73	17,109.58	13.8
1939	93,337,467.00	127,353.69	28,175.68	22.1
1940	183,801,907.00	243,413.25	75,123.73	30.9
1941	154,242,384.00	305,148.90	205,449.02	67.3
1942	201,040,782.00	319,645.23	87,050.28	27.2
1943	104,950,527.00	385,758.54	211,658.96	54.8
1944		411,420.33	326,632.87	79.4
1945		481,176.91	156,589.60	32.5

*See Note on page 68.

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1941-1945

Table AS-6

City or Town	1945	1944	1943	1942	1941
Anaconda	\$ 63,309.93	70,858.22	\$ 53,428.32	\$ 52,784.26	\$ 61,377.42
Bainville	1,923.77	1,910.44	1,656.71	948.22	1,313.01
Baker	11,804.99	11,444.34	12,377.65	11,238.51	12,887.65
Bearcreek	697.34	190.39	6.50	27.58	119.42
Belgrade	7,912.96	5,145.85	3,948.05	4,458.12	7,747.96
Belt	4,979.14	3,292.26	3,472.76	4,212.70	5,609.45
Big Sandy	6,042.32	5,261.07	4,151.57	3,647.41	3,217.87
Big Timber	12,458.70	10,875.41	10,601.14	8,848.36	10,145.91
Billings	337,362.64	317,259.64	249,236.20	224,897.84	247,512.85
Boulder	2,162.84	1,988.88	2,359.43	2,361.52	2,707.38
Bozeman	100,789.05	99,988.77	81,160.22	78,483.58	84,854.62
Bridger	4,647.22	5,656.79	7,979.22	6,909.51	5,694.32
Broadview	1,730.74	1,572.43	1,878.13	2,329.76	2,558.26
Browning	17,704.70	7,310.71	7,712.48	9,474.65	8,336.66
Butte	246,250.33	282,561.80	254,696.44	229,570.79	289,025.93
Cascade	4,642.36	3,559.30	5,434.39	3,665.66	3,369.91
Chester	4,934.78	3,730.40	2,555.93	3,524.89	4,400.30
Chinook	20,419.94	21,442.53	12,833.47	14,622.09	15,750.86
Choteau	12,214.78	13,003.35	9,889.02	9,567.34	12,274.60
Circle	6,729.60	6,794.54	8,119.69		
Columbia Falls	4,383.51	3,238.57	3,388.52	5,152.30	4,273.10
Columbus	12,045.76	12,196.37	10,310.39	8,581.96	12,319.11
Conrad	20,402.03	21,287.37	20,109.64	16,161.24	24,331.88
Culbertson	7,630.73	7,552.60	4,839.20	4,759.31	8,410.99
Cut Bank	22,456.71	20,964.56	19,950.50	19,213.34	35,139.29
Deer Lodge	23,932.91	26,396.62	20,361.75	23,190.76	22,804.99
Denton	5,923.61	5,087.18	4,976.15	4,883.20	7,561.83
Dillon	32,429.11	28,282.42	39,465.49	22,264.44	31,122.35
Dodson	2,162.55	1,798.16	1,952.21	2,059.81	2,070.55
Dutton	7,932.06	6,442.52	5,641.03	4,866.30	5,718.11
East Helena	1,798.06	1,841.31	1,753.36	1,029.73	3,062.24
Ekalaka	3,060.95	2,682.72	3,785.63	3,007.87	2,559.60
Eureka	3,158.62	4,634.23	2,608.07	2,367.04	4,534.30
Fairfield	3,323.92	2,067.41	1,309.33	1,744.30	
Fairview	6,882.93	5,873.61	7,686.12	5,538.91	5,403.26
Forsyth	19,330.08	11,364.24	12,962.40	14,251.66	18,113.27
Fort Benton	18,673.64	13,659.75	13,034.05	9,847.15	13,445.80
Froid	4,219.01	4,812.62	4,806.23	3,230.60	10,140.41
Fromberg	1,375.79	1,956.66	1,506.41	1,727.83	1,689.18
Glasgow	34,478.89	32,358.64	33,364.04	28,058.76	38,661.25
Glendive	29,063.38	31,208.29	27,562.20	26,997.53	31,635.25
Grass Range	638.19	1,015.67	2,055.46	745.88	478.07
Great Falls	364,816.34	346,755.51	295,571.26	289,410.42	282,347.82
Hamilton	32,328.11	28,435.26	31,562.01	22,508.39	24,504.98
Hardin	22,825.70	23,983.28	17,422.50	21,228.34	23,170.71
Harlem	9,083.75	10,260.34	7,866.42	9,329.12	10,307.16
Harlowton	18,134.50	13,996.98	13,051.72	12,496.53	12,726.11
Havre	46,985.61	51,035.15	42,171.88	43,921.81	46,146.36
Helena	162,491.53	177,441.64	140,733.31	144,503.81	159,544.49
Hobson	1,392.83	3,936.61	698.20	5,233.03	621.52

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1941-1945

Table AS-6

City or Town	1945	1944	1943	1942	1941
Hot Springs -----	5,830.30	3,721.09	6,230.94	3,500.08	-----
Joliet -----	3,438.15	2,328.76	2,776.76	2,944.76	1,703.32
Jordan -----	5,210.96	2,826.08	2,158.65	3,156.78	1,962.04
Kalispell -----	100,620.66	86,126.32	64,368.86	54,336.30	59,102.89
Laurel -----	18,908.80	17,693.06	19,339.35	20,703.03	21,143.63
Lavina -----	444.08	754.04	788.25	832.27	773.49
Lewistown -----	62,587.79	64,081.25	49,394.42	42,389.52	56,694.02
Libby -----	26,892.42	21,597.30	24,810.59	13,480.74	16,968.27
Livingston -----	53,167.02	51,246.62	36,059.68	36,873.74	52,837.42
Malta -----	20,295.11	19,020.37	18,032.81	17,059.28	20,176.37
Manhattan -----	6,077.05	6,386.14	4,160.26	4,308.20	5,226.08
Miles City -----	61,801.75	60,423.88	57,478.89	48,045.32	53,686.63
Missoula -----	197,969.92	197,885.56	166,937.96	212,850.44	174,307.26
Moore -----	1,951.78	6,273.47	3,361.77	1,048.40	3,839.54
Nashua -----	2,096.89	3,476.61	3,950.74	2,805.00	1,668.02
Philipsburg -----	7,578.39	6,908.79	9,792.82	6,300.87	7,234.87
Plains -----	6,099.56	5,347.47	5,972.60	4,734.73	4,482.96
Plentywood -----	20,829.27	17,429.71	17,953.24	13,687.99	22,608.04
Plevna -----	1,449.67	2,049.71	1,044.79	960.68	1,185.09
Polson -----	22,415.54	19,830.08	14,950.41	15,275.71	19,440.72
Poplar -----	4,833.73	7,233.34	5,891.64	5,800.09	9,683.85
Red Lodge -----	13,535.96	14,261.71	12,830.13	12,514.71	16,425.05
Ronan -----	8,798.59	9,080.95	6,795.49	6,873.97	6,032.96
Roundup -----	22,888.07	27,553.14	29,686.90	21,098.27	22,825.83
Ryegate -----	1,698.25	2,166.80	1,486.20	1,570.86	2,340.74
Saco -----	1,297.11	1,028.17	1,606.90	1,806.00	3,438.59
St. Ignatius -----	3,433.05	1,728.47	1,847.91	-----	-----
Scobey -----	19,148.66	20,315.69	14,582.89	13,693.06	50,991.52
Shelby -----	20,403.22	29,958.41	16,654.89	16,353.77	28,971.28
Sidney -----	39,185.93	40,387.87	33,065.59	34,844.02	36,246.94
Stanford -----	7,508.82	5,781.52	4,254.18	4,953.20	10,372.23
Stevensville -----	10,111.25	11,682.63	7,498.37	8,050.48	6,014.63
Sunburst -----	4,365.41	4,034.01	-----	-----	-----
Terry -----	6,538.38	6,164.78	5,148.72	6,063.59	8,275.14
Thompson Falls -----	8,053.17	7,428.94	5,530.64	6,373.58	5,713.64
Three Forks -----	4,944.75	4,715.24	6,852.84	6,263.99	6,260.50
Townsend -----	11,309.00	9,187.32	6,796.39	7,122.57	7,870.84
Troy -----	4,073.58	2,521.36	3,248.47	2,419.28	4,601.60
Twin Bridges -----	4,563.47	3,989.67	2,967.52	3,027.30	3,496.61
Valier -----	5,564.29	4,657.73	3,751.50	4,691.37	6,165.73
Walkerville -----	697.78	352.16	776.05	407.99	2,003.26
Westby -----	2,437.86	1,662.48	1,973.82	2,021.60	2,014.75
Whitefish -----	22,789.14	20,174.96	14,017.73	14,631.53	16,454.07
Whitehall -----	8,263.88	7,792.32	7,267.05	7,557.47	9,126.81
White S. Springs -----	5,341.71	5,460.66	4,472.05	4,026.35	6,783.89
Winnett -----	2,044.41	908.57	1,150.04	1,047.93	952.82
Wolf Point -----	25,580.31	20,125.50	19,382.03	19,069.14	32,424.15
Totals -----	\$ 2,687,153.83	2,642,174.12	\$ 2,255,102.53	\$ 2,147,460.12	\$ 2,452,276.45

STATISTICS—LIFE INSURANCE COMPANIES

All Business in Montana, 1921-1945

Table BS-1

Year	Insurance Written	*Premiums Received	*Losses Incurred	*Losses Paid	Insurance In Force
1921	\$ 32,336,413.41	\$ 5,290,818.12	\$ 1,399,398.94	\$ 1,469,575.01	\$ 183,720,572.09
1922	28,379,081.52	5,532,476.10	1,464,753.00	1,438,132.15	180,170,285.96
1923	33,931,679.47	5,228,919.38	1,361,249.63	1,352,008.02	183,903,902.68
1924	36,574,207.38	5,801,423.19	1,578,815.91	1,587,781.97	193,016,276.48
1925	43,771,182.78	6,253,470.37	1,649,666.15	1,698,728.83	211,009,128.47
1926	42,792,101.71	7,276,968.16	1,822,809.00	1,801,911.79	239,113,582.80
1927	40,915,591.68	7,889,586.57	1,912,169.92	1,917,078.54	250,453,849.81
1928	42,488,012.01	8,502,629.80	2,047,255.58	2,024,685.00	263,937,868.20
1929	48,157,699.80	8,980,771.38	2,087,741.25	2,099,302.88	287,463,938.99
1930	45,788,319.07	9,271,070.61	2,215,473.52	2,202,229.70	298,461,768.48
1931	34,437,575.82	9,225,704.01	2,558,681.48	2,286,082.29	294,695,457.17
1932	24,239,706.86	9,217,833.83	2,800,905.14	2,691,993.82	242,603,982.32
1933	30,338,969.59	7,496,093.55	2,946,881.48	2,954,512.09	253,227,751.42
1934	26,757,654.82	6,912,401.23	2,115,413.81	2,069,313.10	245,397,840.79
1935	28,673,261.63	7,492,983.87	2,697,662.34	2,752,036.55	249,450,346.08
1936	59,229,361.13	7,720,674.22	2,991,065.96	2,844,850.13	283,115,559.96
1937	46,982,851.30	6,619,841.09	3,054,605.32	3,186,951.36	300,463,954.08
1938	31,265,446.14	8,149,868.44	3,183,980.81	3,065,241.77	297,406,974.73
1939	33,629,663.93	8,369,623.09	3,359,909.92	3,421,832.07	308,638,856.17
1940	41,810,546.50	8,609,358.04	2,883,884.97	2,920,284.45	323,953,983.72
1941	41,888,383.64	8,684,236.73	3,300,991.58	3,312,610.83	334,274,791.15
1942	42,506,126.20	8,782,155.69	3,208,842.86	3,132,987.00	340,278,392.15
1943	65,665,569.00	9,333,977.72	3,379,514.27	3,395,544.04	361,635,191.52
1944	49,995,673.28	9,924,565.91	3,731,938.49	3,724,930.47	370,600,887.40
1945	57,108,298.05	11,012,773.80	4,436,573.01	4,297,806.91	403,342,354.42

STATISTICS—FRATERNAL INSURANCE SOCIETIES

All Business in Montana, 1921-1945

Table DS-1

Year	Benefit Certificates In Force		Received from Members	Losses		
	Number	Amount		Incurred	Paid	Unpaid Dec. 31
1921	44,527	\$ 65,057,554.61	\$ 1,081,083.92	\$ 666,015.50	\$ 669,555.32	\$ 81,797.53
1922	43,484	65,669,818.91	1,041,917.30	713,895.83	695,562.30	88,611.94
1923	40,007	61,477,433.10	1,009,849.27	629,477.93	613,730.48	92,437.30
1924	40,794	61,898,170.31	1,081,311.76	738,208.87	718,581.88	90,885.00
1925	43,763	64,651,432.19	1,186,469.51	674,561.07	685,904.37	68,222.52
1926	45,011	65,958,744.66	1,213,457.32	773,662.08	752,805.63	79,862.02
1927	46,511	67,190,544.41	1,253,119.79	1,042,654.41	990,820.93	98,441.63
1928	47,770	68,751,112.92	1,316,910.28	1,013,591.12	955,030.68	112,715.72
1929	46,160	64,126,592.22	1,310,898.79	1,110,713.29	1,088,056.33	88,257.03
1930	46,977	63,453,442.61	1,379,414.92	1,279,276.74	858,508.92	75,943.82
1931	40,154	52,329,161.67	1,357,288.69	933,538.20	811,650.96	86,375.79
1932	34,415	45,944,081.90	1,117,194.87	2,776,238.60	2,731,454.40	168,243.04
1933	33,065	42,640,291.26	1,015,321.06	766,471.85	711,450.78	47,975.74
1934	33,180	40,767,850.07	1,022,782.14	606,131.15	592,714.86	42,181.10
1935	33,396	40,205,669.56	1,004,292.65	751,124.43	717,427.20	113,348.69
1936	34,759	39,367,990.14	1,027,932.14	704,605.33	714,936.40	49,529.88
1937	35,135	37,524,991.18	1,041,976.27	746,466.21	732,928.87	53,347.07
1938	36,862	38,427,148.80	1,012,774.08	593,029.47	607,958.59	32,974.67
1939	38,474	39,131,492.37	1,026,250.32	666,015.13	645,990.22	44,923.13
1940	39,146	36,103,857.14	1,030,635.77	634,357.85	620,148.63	46,564.71
1941	41,633	41,956,061.44	1,051,874.11	601,726.98	615,045.78	35,479.39
1942	45,536	42,585,065.15	1,038,999.55	603,547.78	588,434.46	46,077.49
1943	44,479	44,093,344.25	1,084,589.06	586,382.19	571,244.91	61,105.68
1944	46,665	48,261,727.86	1,149,981.90	623,251.82	597,348.64	80,947.25
1945	50,349	53,454,551.04	1,247,627.86	603,751.02	609,397.77	75,823.99

*See Note on page 68.

Table CS-1
STATISTICS—MISCELLANEOUS INSURANCE COMPANIES
All Business in Montana, 1921-1945

Year	Accident and Health		Fidelity and Surety		Liability		Workmen's Compensation		Plate Glass	
	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses
1921	\$ 377,342.53	\$ 145,401.31	\$ 343,051.83	\$ 183,637.31	\$ 141,475.30	\$ 67,359.52	\$ 144,827.60	\$ 73,089.71	\$ 74,651.84	\$ 34,657.82
1922	382,865.53	169,373.42	340,897.88	292,873.68	168,697.38	34,408.25	115,744.74	68,203.15	68,110.74	21,142.14
1923	521,640.07	230,214.39	331,435.43	549,535.77	189,229.05	74,763.58	136,718.48	84,258.58	63,780.24	21,658.50
1924	518,188.12	232,732.22	291,455.40	635,094.58	174,246.54	90,699.66	182,076.94	108,076.94	54,400.42	16,509.05
1925	599,244.49	282,361.18	298,287.25	253,663.59	249,726.04	109,850.28	177,433.55	102,848.79	48,046.14	18,984.35
1926	688,504.22	395,910.91	294,045.50	71,217.23	274,297.38	161,960.95	227,123.80	127,494.95	42,055.21	9,286.59
1927	778,113.17	424,947.39	308,505.22	105,407.44	323,926.29	122,968.37	229,402.54	148,051.24	37,070.03	10,540.72
1928	852,750.50	482,718.09	333,635.39	-29,530.85	428,612.59	125,258.85	231,028.90	144,184.14	33,135.46	10,574.11
1929	926,840.21	523,482.60	355,243.99	26,314.02	494,498.98	183,093.38	301,569.96	193,680.34	34,800.29	14,046.60
1930	867,704.43	519,581.42	329,110.09	69,189.34	497,950.36	268,724.56	332,194.59	201,923.76	36,521.75	12,544.51
1931	770,533.28	516,319.46	368,227.72	87,763.96	494,275.16	325,602.07	262,764.93	191,496.20	27,773.11	10,130.63
1932	605,684.30	408,616.74	254,861.27	79,853.54	450,127.69	297,515.69	160,641.37	183,907.47	22,645.92	9,996.40
1933	389,087.88	282,219.42	251,033.47	109,505.40	433,199.64	337,264.92	146,847.15	144,382.19	23,375.38	8,243.94
1934	528,462.02	317,900.72	586,417.14	78,235.09	587,106.05	376,761.80	262,226.13	165,416.40	19,007.86	5,737.52
1935	576,746.54	335,229.35	381,911.55	95,779.47	756,290.34	611,700.14	466,888.39	222,133.86	17,848.26	6,506.48
1936	589,481.82	260,441.72	370,551.72	47,398.16	826,571.33	558,711.09	239,353.37	191,724.32	19,440.49	5,392.96
1937	639,608.86	313,617.35	332,117.32	105,553.84	1,023,065.49	429,170.73	317,276.19	142,993.10	18,611.92	5,974.46
1938	657,299.91	370,854.28	332,882.82	138,755.38	1,124,939.02	477,024.54	281,077.09	158,259.15	18,347.15	6,479.87
1939	731,837.23	438,520.86	371,097.17	72,747.68	1,112,992.83	478,538.83	314,079.37	127,793.30	18,100.25	5,202.20
1940	815,701.75	449,258.58	338,711.19	79,277.39	1,180,022.40	491,351.07	319,690.00	144,306.52	18,293.90	5,380.69
1941	956,926.84	447,477.46	340,277.38	24,393.37	1,286,650.46	657,695.95	345,053.94	278,176.77	17,697.30	8,471.10
1942	986,155.31	502,823.66	420,469.90	15,703.43	1,139,398.25	342,296.77	481,521.83	217,500.18	18,139.05	5,678.78
1943	1,073,476.47	475,492.57	342,245.29	-11,060.31	1,041,340.93	300,672.25	571,807.64	310,256.35	20,041.19	7,846.93
1944	1,217,051.36	676,982.34	283,752.07	-16,885.04	1,218,017.07	337,285.94	654,797.56	405,263.59	20,617.83	5,361.76
1945	1,300,152.26	765,868.51	333,257.75	-18,765.90	1,451,671.66	508,147.07	726,470.80	337,807.91	21,366.35	6,199.74

*See Note on page 68.

**Table CS-1—(Continued) STATISTICS—MISCELLANEOUS INSURANCE COMPANIES
All Business in Montana, 1921-1945**

Year	Steam Boiler Engine and Machinery		Burglary and Theft		Automobile Property Damage and Collision		Miscellaneous	
	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses
1921	\$ 17,098.15	203.40	43,927.93	16,541.88	60,839.77	50,704.27	5,971.93	6,985.00
1922	7,655.13	726.41	40,325.57	10,846.43	57,587.62	30,007.81	3,865.56	4,600.00
1923	9,282.91	1,120.59	43,555.92	10,295.13	67,224.14	35,689.14	2,622.07	3,817.00
1924	7,437.05	1,096.21	39,588.72	7,372.23	72,179.31	43,522.11	8,503.70	3,350.00
1925	18,805.95	-242.50	34,904.81	5,780.86	115,456.85	63,230.68	9,252.92	5,751.16
1926	15,539.65	829.86	44,815.08	7,251.44	146,421.30	105,412.42	7,838.87	3,755.22
1927	11,280.40		56,467.20	30,135.21	157,423.98	100,948.55	3,789.57	5,580.70
1928	11,872.55		53,658.07	11,055.61	193,652.35	104,379.34	4,245.15	2,606.15
1929	30,214.59	1,191.18	66,374.21	139,660.15	228,653.51	123,280.87	5,111.94	12,624.80
1930	11,329.52	242.80	65,984.56	25,097.26	226,120.11	135,819.10	21,834.92	
1931	5,539.47	877.49	63,594.99	9,993.21	206,536.84	104,711.19	19,571.35	5,337.65
1932	16,282.30	45.00	46,158.87	17,358.18	168,692.74	14,821.63	22,867.33	4,440.83
1933	16,038.70	314.34	53,419.76	6,840.51	132,312.88	54,700.51	75,644.10	31,316.34
1934	3,191.47	2,429.90	52,337.78	5,718.28	176,671.94	83,125.00	31,133.71	2,991.05
1935	17,571.17	604.22	52,611.91	5,440.89	219,459.63	103,746.27	259,577.31	82,377.55
1936	20,174.91	5,123.90	51,381.41	5,145.41	254,729.94	128,650.38	61,643.84	7,668.12
1937	45,072.72	1,205.81	47,767.53	7,665.81	290,156.71	153,868.87	62,252.71	15,567.55
1938	23,938.37	2,080.11	46,115.48	6,005.20	337,145.74	139,029.07	18,929.29	4,801.72
1939	18,870.17	999.16	51,858.69	7,817.20	351,231.99	150,906.73	42,726.02	10,031.64
1940	17,772.43	2,154.93	40,670.73	5,781.66	395,461.72	199,608.48	42,812.28	12,807.24
1941	36,666.68	3,494.44	40,078.62	9,887.83	455,881.37	265,276.92	83,655.23	33,823.28
1942	27,644.19	274.05	53,645.79	2,104.38	425,066.18	196,881.17	127,880.83	92,829.71
1943	17,457.61	2,701.42	39,263.19	11,668.22	401,670.86	158,218.90	52,696.68	14,575.76
1944	33,788.45	5,689.26	47,973.20	8,225.22	457,755.94	209,554.75	97,151.27	17,219.04
1945	11,322.22	914.95	67,512.30	11,840.22	540,618.36	316,987.67	82,431.84	21,933.10

*See Note on page 68.

INSURANCE DEPARTMENT — FEES AND TAXES

All Companies:

Admission Fee	\$300
Filing Annual Statement	25
Annual Publication Fee	9
Agent's License, each	5
Solicitor's License, each	5

All Direct Writing Companies:

Prepaid Annual License Fee	\$125
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(Prepaid fee permits the collection of \$5,000 or less in premiums in any one year. Premiums in excess of the first \$5,000 are taxed at the rate of 2% at the end of the license period.)

Fire Companies:

Fire Marshal Tax on all direct fire premiums, $\frac{1}{4}$ of 1%, in addition to other fees and taxes.

Fraternal Societies:

Fee for Filing Annual Statement	\$ 10
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Benevolent Associations & Societies:

License Fee	\$ 25
Agents License	5

Premium tax and Fire Marshal tax to be paid by direct writing company with no adjustments to be made for reinsurance ceded or accepted from companies licensed to do business in Montana.

Deposits in Department:

Pursuant to the provisions of Sections 169, 6258 and 6261, R.C.M., 1935, the following companies have made a deposit in the amount indicated with the Montana Insurance Department as of Dec. 31, 1945.

Western Life Insurance Company	\$21,647,462.10
Pacific Northwest Life Insurance Company	149,030.11

Companies Admitted Since March 31st, 1945:

Fire Companies (Direct):

Automobile Mutual Insurance Company	Providence, R. I.
British America Assurance Company	Toronto, Canada
Central Surety Fire Corporation	Kansas City, Mo.
Planet Insurance Company	Detroit, Mich.
Potomac Insurance Company	Washington, D. C.
Richmond Insurance Company	New Brighton, N. Y.
Southern Fire Insurance Company	Durham, N. C.
Tri-State Mutual Grain Dealers Fire Ins. Co.	Luverne, Minn.

Fire Reinsurance:

National Insurance Company	Denver, Colo.
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Casualty Companies:

Factory Mutual Liability Insurance Company	Providence, R. I.
National Farmers Union Auto. & Casualty Co.	Denver, Colo.
Peerless Casualty Company	Keene, N. H.
Service Casualty Company	New York, N. Y.
State Automobile Insurance Association	Des Moines, Ia.
Woodmen Accident Company	Lincoln, Neb.

Life Companies:

Connecticut General Life Insurance Company	Hartford, Conn.
Connecticut Mutual Life Insurance Company	Hartford, Conn.
John Hancock Mutual Life Insurance Company	Boston, Mass.
Lincoln Mutual Life Insurance Company	Lincoln, Neb.
Old Republic Credit Life Insurance Company	Chicago, Ill.
Rushmore Mutual Life Insurance Company	Rapid City, S. D.
Woodmen Central Assurance Company	Lincoln, Neb.

Fraternal Insurance Companies:

Polish National Alliance	Chicago, Ill.
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Benevolent Associations:

American Protective Association	Great Falls, Mont.
Beaverhead County Benevolent Society	Dillon, Mont.
Bitter Root Valley Benevolent Society	Hamilton, Mont.
Community Mutual Benefit Society	Whitefish, Mont.
Flathead Voluntary Benevolent Society	Kalispell, Mont.
Glacier Benevolent Association	Kalispell, Mont.
Great Falls Benevolent Association	Great Falls, Mont.
Judith Basin Benevolent Society	Great Falls, Mont.
Lake County Benefit Society	Ronan, Mont.
Miles City Benevolent Society	Miles City, Mont.
Missoula County Benefit Society	Missoula, Mont.
Northern Benefit Association	Chinook, Mont.
Pacific Mutual Benefit Association	Butte, Mont.
Park Voluntary Benevolent Society	Livingston, Mont.
Ravalli County Protective Association	Stevensville, Mont.
Stillwater Benevolent Association	Columbus, Mont.
Sunset Benevolent Association	Lewistown, Mont.
Valley Benevolent Society	Kalispell, Mont.
Western Benefit Association	Butte, Mont.
Whitefish Benevolent Society	Whitefish, Mont.
Yellowstone Benevolent Society	Billings, Mont.

Companies Withdrawn:

Fire Companies:

Central Insurance Company	Baltimore, Md.
First American Fire Insurance Company	New York, N. Y.
Maryland Insurance Company	New York, N. Y.
National Security Insurance Company	Omaha, Neb.

DIRECTORY
of all
Insurance Organizations
Authorized to Transact Business in the
STATE OF MONTANA
MARCH 31, 1946

Montana being on the "borderland" between Western and Pacific Coast Departments, business written by many of the companies is handled by the Pacific Coast Managers. Wishing to make our report as complete as possible, in addition to officers of the Company, we are giving the name of the manager of the Pacific Coast Department of Companies reporting such departments.

FIRE INSURANCE COMPANIES

General	Pages 80 to 94
Domestic, Mutual, Rural .	Page 95
Reinsurance	Pages 96 to 98

LIFE INSURANCE COMPANIES

General	Pages 99 to 102
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MISCELLANEOUS INSURANCE COMPANIES

General	Pages 102 to 108
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FRATERNAL SOCIETIES

General	Pages 108 to 109
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FIRE INSURANCE COMPANIES

AETNA INSURANCE COMPANY, 670 Main St., Hartford 15, Conn.

W. Rose McCain, President; Frank G. Bush, Secretary.

H. F. Mills, Manager Pacific Coast Dept., 220 Bush St., San Francisco 4, Calif.

AGRICULTURAL INSURANCE COMPANY, 215 Washington St., Watertown, N. Y.

H. R. Waite, President; W. A. Seaver, Vice President and Secretary.

Edward Brown and Sons, General Agents, Pacific Coast Dept., 423 California St., San Francisco, Calif.

H. J. Keegan, Special Agent, Spokane, Wash.

ALBANY INSURANCE COMPANY, 55 Fifth Ave., New York, N. Y.

Ronald R. Martin, President; Frank J. Barry, Secretary.

Richard Orlob, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

H. B. Speer, Special Agent, 509 Sherwood Bldg., Spokane 8, Wash.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, 1600 Arch St., Philadelphia 1, Pa.

John A. Diemand, President; J. K. Eisenbrey, Secretary.

Francis F. Owen, Gen. Mgr., Pacific Coast Dept., 222 Sansome St., San Francisco 4, Calif.

M. S. Williams, Special Agent, Box 55, Butte, Mont.

ALLSTATE FIRE INSURANCE COMPANY, 20 North Wacker Drive, Chicago, Ill.

Calvin Fentress, Jr., President; C. B. Kenney, Secretary.

Albert H. Grover, Special Agent, 415 Montana Bldg., Lewistown, Mont.

AMERICAN ALLIANCE INSURANCE COMPANY, 1 Liberty St., New York 5, N. Y.

William H. Koop, Chairman; Alexander R. Phillips, President; Daniel R. Ackerman, Vice-Pres. and Sec'y.

Herbert Ryman, V.P. and Mgr.; Percy P. Lynch, Sec'y. and Asst. Mgr., Pacific Coast Dept., 233 Sansome St., San Francisco, Calif.

Charles V. Templeton, Jr., Special Agent, 532 Ford Bldg., Great Falls, Mont.

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY, Pierce Bldg., St. Louis 4, Mo.

O. L. Schleyer, President; Garland Brown, Secretary.

AMERICAN AVIATION AND GENERAL INS. CO., 607 Washington St., Reading, Pennsylvania.

H. G. Evans, President; W. S. Dearolf, Secretary.

Crichton and Company, General Agent, Great Falls, Montana.

AMERICAN CENTRAL INSURANCE COMPANY, 1 Park Ave., New York 16, N. Y.

F. W. Koeckert, President; Donald D. Henry, Secretary.

J. C. Bunyan, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Mont.

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY, 1500 American Bldg., Cincinnati 2, Ohio.

James H. Beal, President; W. P. Starkey, Secretary.

J. A. Riedel, State Agent, Boulder, Mont.

AMERICAN EAGLE FIRE INSURANCE COMPANY, 80 Maiden Lane, New York, N. Y.

Bernard M. Culver, President; Wm. E. Lamm, Jr., Secretary.

H. Clyde Edmundson, Vice President, Pacific Dept., 60 Sansome St., San Francisco, Calif.

S. L. Hjermstad, State Agent, First National Bank Bldg., Great Falls, Mont.

Paul A. Christensen, Special Agent, Hail Dept., First National Bank Bldg., Great Falls, Mont.

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK, 92 Williams St., New York 7, N. Y.

Richard A. Corroon, President; John P. Breedon, Secretary.

Corroon & Reynolds, Inc., Calif. Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco 4, Calif.

J. I. Christ, Asst. Mgr., 60 Sansome St., San Francisco 4, Calif.

AMERICAN AND FOREIGN INSURANCE COMPANY, 150 Williams St., New York 8, N. Y.

Harold Warner, President; C. A. Nottingham, Secretary.

Ray Decker, Mgr., Pacific Coast Dept., 201 Sansome St., San Francisco 20, Calif.
W. E. Rae, State Agent, Masonic Temple Bldg., Havre, Mont.

AMERICAN INSURANCE COMPANY, 15 Washington St., Newark 1, N. J.

Paul B. Sommers, President; Leo E. Kietzman, Secretary.

Allen H. Talmage, Mgr., Pacific Coast Dept., 160 Sansome St., San Francisco, Calif.
George H. Flint, Special Agent, P. O. Box 498, Kalispell, Mont.

AMERICAN NATIONAL FIRE INSURANCE CO., 50 West Broad St., Columbus, Ohio.

William H. Koop, President; Daniel R. Ackerman, Secretary.

Deans and Homer, General Agents, Pacific Coast Dept., 340 Pine St., San Francisco, Calif.

J. R. Carmichael, Special Agent, Hotel Carlin, Billings, Mont.

AMERICAN UNION INSURANCE COMPANY OF NEW YORK, 75 Elm St., Hartford 2, Conn.

J. H. Vreeland, President; T. R. Fletcher, Secretary.

H. W. Fores, General Agent, Pacific Coast Dept., 201 Sansome St., San Francisco 4, Calif.

C. R. Kerns, Special Agent, 605 Mohawk Bldg., Spokane 8, Wash.

ASSOCIATED FIRE & MARINE INSURANCE CO., 332 Pine St., San Francisco 4, Calif.

L. S. Moorhead, President; C. C. Anderson, Secretary.

H. S. Dotson Co., General Agents, Granite Bldg., Helena, Mont.

ATLAS ASSURANCE COMPANY, LTD., 55 Fifth Ave., New York, N. Y.

Ronald R. Martin, United States Manager.

Richard Orlob, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

H. B. Speer, Special Agent, 509 Sherwood Bldg., Spokane 8, Wash.

AUTOMOBILE MUTUAL INSURANCE COMPANY OF AMERICA, 10 Weybosset St., Providence, R. I.

DeForest W. Abel, President; John W. Blair, Secretary.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN., 151 Farmington Ave., Hartford 15, Conn.

Morgan B. Brainard, President; James B. Slimmon and Harry N. Smith, Secretaries.

R. W. Bertolin, State Agent, Dexter-Horton Bldg., Seattle 4, Wash.

Whitmore Parker, Marine State Agent, 1304 Dexter-Horton Bldg., Seattle 4, Wash.

BALTIMORE AMERICAN INSURANCE COMPANY OF NEW YORK, 59 Maiden Lane, New York, N. Y.

Harold V. Smith, President; David H. Moore, Secretary.

Lawrence T. Diring, State Agent, Ford Bldg., Great Falls, Mont.

BANKERS AND SHIPPERS INSURANCE COMPANY OF NEW YORK, Platt and Gold Sts., New York 8, N. Y.

A. E. Heacock, President; A. R. Matthews, Vice-President and Secretary.

Harold J. Johnson, Mgr., Pacific Coast Dept., 465 California St., San Francisco 4, Calif.

H. S. Dotson Co., Gen. Agents, Granite Bldg., Helena, Mont.

BOSTON INSURANCE COMPANY, 87 Kilby St., Boston, Mass.

Henry R. Hedge, President; Ernest L. Woodside, Secretary.

John A. Whalley & Co., General Agents, 209 Colman Bldg., Seattle, Wash.

C. C. Morris, Special Agent, P. O. Box 1403, Great Falls, Mont.

BRITISH AMERICA ASSURANCE COMPANY, 16-22 Wellington St., E. Toronto, Canada.

Crum & Forster, U. S. Managers, New York City, N. Y.

BRITISH GENERAL INSURANCE COMPANY, LTD., 1 Park Ave., New York 6, N. Y.

F. W. Koeckert, United States Manager.

J. C. Bunyan, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Mont.

CALEDONIAN-AMERICAN INSURANCE COMPANY OF NEW YORK, 150 Cogswell St., Hartford 2, Conn.

Henry Carter, President; R. T. Sweeney, Vice President; Charles L. Schweis, Sec'y.

Balfour, Guthrie and Co., Ltd., Mgrs., Pacific Coast Dept., 351 California St., San Francisco, Calif.

W. H. Gascoigne, Special Agent, Dexter-Horton Bldg., Seattle 4, Wash.

CALEDONIAN INSURANCE COMPANY OF SCOTLAND, 150 Cogswell St., Hartford 2, Conn.

Henry Carter, Chairman U. S. Board of Directors.

R. T. Sweeney, U. S. Manager; C. L. Schweis, Branch Sec'y.

Balfour, Guthrie and Co., General Agent, 351 California St., San Francisco, Calif.

W. H. Gascoigne, Special Agent, Dexter-Horton Bldg., Seattle 4, Wash.

CALIFORNIA INSURANCE COMPANY, THE, 315 Montgomery St., San Francisco 4, Calif.

J. C. Bunyan, President; William Muller, Secretary.

J. C. Bunyan, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco, Calif.

K. H. Burrell, Special Agent, 10 Lalonde Bldg., Helena, Mont.

CALVERT FIRE INSURANCE COMPANY, First Nat'l Bank Bldg., Baltimore 2, Md.

E. C. Wareheim, President; Eugene E. Heaton, Secretary.

CAMDEN FIRE INSURANCE ASSOCIATION, 434 Federal St., Camden, N. J.

John F. Gilliams, President; Charles W. Makin, Secretary.

Cravens, Dargan & Co., Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco, Calif.

CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA, Seventh and "J" Sts., Sacramento, Calif.

Ray Decker, President; A. C. Griffin, Secretary, Pacific Coast Dept., 201 Sansome St., San Francisco, Calif.

Wm. E. Rae, State Agent, Masonic Temple Bldg., Havre, Mont.

CENTRAL MANUFACTURERS' MUTUAL INSURANCE CO., 800 Washington St., Van Wert, Ohio.

L. G. Purmort, President; Paul W. Purmort, Secretary-Treas.

Harry L. Petrey, Gen. Agent, 453 Montgomery St., San Francisco, Calif.

CENTRAL SURETY FIRE CORPORATION, 1737 McGee St., Kansas City 10 Mo.

R. E. McGinnis, President; G. T. Smothers, Secretary.

CENTURY INSURANCE COMPANY, LTD., 111 John St., New York, N. Y.

Lawrence J. Tillman, United States Manager.

CHARTER OAK FIRE INSURANCE COMPANY, THE, 700 Main St., Hartford 15, Conn.

L. Edmund Zacher, President; Robert D. Safford, Vice-Pres. and Sec'y.

George V. Lawry, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

Swett and Crawford, Gen. Agents, 100 Sansome St., San Francisco 4, Calif.

CITIZENS FUND MUTUAL FIRE INSURANCE COMPANY, West Ave. at 5th St., Red Wing, Minn.

Hjalmar L. Hjermstad, President; F. J. Ferrin, Secretary.

Walter M. McLaughlin, Gen. Agent, Billings, Mont.

CITIZENS INSURANCE COMPANY OF NEW JERSEY, 690 Asylum Ave., Hartford 15, Conn.

C. S. Kremer, President; C. P. Smith, Secretary.

C. W. Hall, Gen. Agent, Northwestern Dept., 900 New York Life Bldg., Minneapolis, Minn.

Clyde Wilcox Agency, Gen. Agents, 228 Fratt Bldg., Billings, Mont.

CITY OF NEW YORK INSURANCE COMPANY, 59 Maiden Lane, New York, N. Y.
Harold V. Smith, President; R. F. Van Vranken, Secretary.

L. T. Diringer, Special Agent, Ford Bldg., Great Falls, Mont.

COLUMBIA FIRE INSURANCE COMPANY, THE, Dayton, Ohio; Administrative Office, 15 Washington St., Newark 1, N. J.

Paul B. Sommers, President; Leo E. Keitzman, Secretary.

A. H. Talmage, Mgr., Pacific Coast Dept., 160 Sansome St., San Francisco, Calif.

George H. Flint, Special Agent, Box 498, Kalispell, Mont.

COLUMBIA INSURANCE COMPANY OF NEW YORK, 55 Fifth Ave., New York, N.Y.
Thomas J. Irvine, President; J. F. Cunningham, Secretary.

Chas. A. Craft, Mgr., Pacific Coast Dept., 360 Pine St., San Francisco, Calif.

George G. Newlon, Special Agent, Box 594, Helena, Mont.

COMMERCE INSURANCE COMPANY, Glen & Bay Sts., Glens Falls, N. Y.

G. P. Crawford, President; G. I. Davis, Secretary.

R. H. Griffith, V. P. and Mgr., Pacific Coast Dept., 6th Floor Mills Tower, San Francisco 4, Calif.

R. G. Clarke, Special Agent, 500 Colman Bldg., Seattle, Wash.

COMMERCIAL STANDARD FIRE AND MARINE COMPANY, Commercial Standard Building, Fort Worth 1, Texas.

K. F. Vasen, President; R. E. Burson, Secretary.

COMMERCIAL UNION ASSURANCE COMPANY, LTD., 1 Park Ave., New York 16, N. Y.

F. W. Koeckert, United States Manager.

J. C. Bunyan, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Mont.

COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK, 1 Park Ave., New York 16, N. Y.

F. W. Koeckert, President; A. F. Greer, Secretary.

J. C. Bunyan, V. P., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Mont.

COMMONWEALTH INSURANCE COMPANY OF NEW YORK, 150 Williams St., New York, N. Y.

C. F. Shallcross, President; R. P. Stockham, Secretary.

S. T. Shotwell, V. P. and Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

Malcolm S. McLelland, State Agent, Union Bank Bldg., Helena, Mont.

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE, 10 Park Place, Newark, N. J.

William E. Wollaeger, President; H. C. Houghton, Secretary; John R. Cooney, Chairman of the Board.

W. W. Potter and Fred W. Sullivan, Vice Presidents and Co-managers, 220 Bush St., San Francisco 6, Calif.

R. C. Abbott, Special Agent, First Nat'l Bank Bldg., Great Falls, Mont.

CONNECTICUT FIRE INSURANCE COMPANY, THE, 30 Trinity St., Hartford 15, Conn.

George C. Long, Jr., President; Perrin C. Cothran, V. P. and Sec'y.

F. C. Beazley, Vice Pres. and Mgr., Pacific Coast Dept., 220 Montgomery St., San Francisco 4, Calif.

W. T. Scarboro, Special Agent, 510 Sherwood Bldg., Spokane 8, Wash.

CONTINENTAL INSURANCE COMPANY, 80 Maiden Lane, New York, N. Y.

Bernard M. Culver, President; William E. Lamm, Jr., Secretary.

H. Clyde Edmundson, V. P., Pacific Dept., 60 Sansome St., San Francisco, Calif.

S. L. Hjermstad, State Agent, First Nat'l. Bank Bldg., Great Falls, Mont.

Paul A. Christensen, Special Agent, Hail Dept., First Nat'l. Bank Bldg., Great Falls, Mont.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.; Administrative Office, 15 Washington St., Newark 1, N. J.

Paul B. Sommers, President; Leo E. Kietzman, Secretary.

A. H. Talmadge, Mgr., Pacific Coast Dept., 160 Sansome St., San Francisco, Calif.

George H. Flint, Special Agent, Box 498, Kalispell, Mont.

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, Roshek Bldg., Dubuque, Iowa.

C. J. Schrup, President; W. F. Kuffel, Executive Vice President; R. E. O'Rourke, Vice President; W. R. Reilly, Vice President; B. J. Oswald, Secretary; A. J. Kleinschmidt, Treasurer.

EAGLE FIRE COMPANY OF NEW YORK, 75 Maiden Lane, New York, N. Y.

William M. Frink, President; Everard P. Smith, Secretary.

R. L. Countryman, Mgr., Pacific Coast Dept., 234 Sansome St., San Francisco, Calif.

EAST AND WEST INSURANCE COMPANY, 175 Whitney Ave., New Haven 5, Conn.

Peter J. Berry, President; W. A. Thomson, Secretary.

E. V. Oliver, Mgr., Pacific Dept., 250 Sansome St., San Francisco 4, Calif.

EMPLOYERS FIRE INSURANCE COMPANY, 110 Milk St., Boston, Mass.

Edward C. Stone, President; Franklin P. Horton, Secretary.

David V. Howie, Resident Manager, Patterson Bldg., Denver, Colorado.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, 30 Trinity St., Hartford 15, Conn.

George C. Long, Jr., President; Perrin C. Cothran, V. P. and Sec'y.

F. C. Beazley, Vice Pres. and Mgr., Pacific Coast Dept., 220 Montgomery St., San Francisco 4, Calif.

W. T. Scarboro, Special Agent, 510 Sherwood Bldg., Spokane 8, Wash.

EUREKA-SECURITY FIRE AND MARINE INSURANCE COMPANY, THE, 19 Rector St., New York 6, N. Y.

O. H. Carlsson, President; Adam Benus, Secretary.

David A. Barry, Mgr., Pacific Coast Dept., 369 Pine St., San Francisco 6, Calif.

H. S. Dotson Co., Gen. Agent, Granite Bldg., Helena, Mont.

FEDERAL INSURANCE CO., 90 John St., New York 7, N. Y.

Hendon Chubb, President; Joseph J. Magrath, Secretary.

FEDERAL UNION INSURANCE COMPANY, 150 William St., New York 8, N. Y.

Harold Warner, President; C. F. Eickstaedt, C. A. Nottingham, Secretaries.

Ray Decker, Mgr., Pacific Coast Dept., 201 Sansome St., San Francisco 20, Calif.

W. E. Rae, State Agent, Masonic Temple Bldg., Havre, Mont.

FIDELITY & GUARANTY FIRE CORPORATION, 301 Water St., Baltimore 3, Md.

Harry F. Ogden, President; Frank F. Dorsey, V.P. and Secretary.

George B. Side, State Agent, 901 University Bldg., Denver, Colo.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK, 80 Maiden Lane, New York, N. Y.

Bernard M. Culver, President; Wm. E. Lamm, Jr., Secretary.

H. Clyde Edmundson, V. P., Pacific Dept., 60 Sansome St., San Francisco, Calif.

S. L. Hjermstad, State Agent, First Nat'l. Bank Bldg., Great Falls, Mont.

Paul A. Christensen, Special Agent, Hail Dept., First Nat'l. Bank Bldg., Great Falls, Mont.

FIRE ASSOCIATION OF PHILADELPHIA, 401 Walnut St., Philadelphia, Pa.

Frank H. Thomas, President; A. I. Voss, Secretary.

William M. Houston, Sec'y-Mgr., Pacific Coast Dept., 425 Montgomery St., San Francisco, Calif.

Stephen C. Fletcher, State Agent, 14 West Granite St., Butte, Mont.

Eugene A. Harpur, Special Agent, Dexter-Horton Bldg., Seattle 4, Wash.

FIREMAN'S FUND INSURANCE COMPANY, 401 California St., San Francisco, 20 Calif.

Charles C. Hannah, President; W. Stanley Pearce, Secretary.

Ray C. Culver, Special Agent, P. O. Box 1687, Helena, Mont.

FIREMEN'S INSURANCE COMPANY OF NEWARK, N. J., 10 Park Place, Newark 1, N. J.

John R. Cooney, President.

W. W. Potter and Fred W. Sullivan, Vice-Presidents and Co-managers, 220 Bush St., San Francisco 6, Calif.

R. C. Abbott, State Agent, First Nat'l. Bank Bldg., Great Falls, Mont.

FIRST NATIONAL INSURANCE COMPANY OF AMERICA, Gen. Ins. Bldg., Seattle, Wash.

H. K. Dent, President; L. E. Crowe, Secretary.

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, 59 Maiden Lane, New York, N. Y.

Harold V. Smith, President; Richard F. Van Vranken, Secretary.

Lawrence T. Diringer, State Agent, Ford Bldg., Great Falls, Mont.

GENERAL EXCHANGE INSURANCE CORP., 1775 Broadway, New York 19, N. Y.

Lewis L. Lukes, President; George H. Bartholomew, Secretary.

C. W. Connell, Mgr., Pacific Coast Dept., 405 Montgomery St., San Francisco 4, Calif.

GENERAL INSURANCE COMPANY OF AMERICA, Gen. Ins. Bldg., Seattle, Wash.

H. K. Dent, President; L. E. Crowe, Secretary.

GIRARD FIRE & MARINE INSURANCE COMPANY, 10 Park Place, Newark, N. J.

John R. Cooney, President; H. C. Houghton, Secretary.

W. W. Potter and Fred W. Sullivan, Vice-President and Co-managers, 220 Bush St., San Francisco 6, Calif.

R. C. Abbott, Special Agent, First Nat'l. Bank Bldg., Great Falls, Mont.

GLENS FALLS INSURANCE COMPANY, Glen and Bay St., Glens Falls, N. Y.

G. P. Crawford, President; G. I. Davis, Secretary.

R. H. Griffith, V. P. and Mgr., Pacific Coast Dept., 6th Floor Mills Tower, San Francisco 4, Calif.

R. G. Clarke, Special Agent, 500 Colman Bldg., Seattle, Wash.

GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA, 92 Williams St., New York 7, N. Y.

Richard A. Corroon, President; John P. Breeden, Secretary.

Corroon and Reynolds, Inc., Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco 4, Calif.

J. I. Christ, Ass't. Mgr., 60 Sansome St., San Francisco 4, Calif.

GLOBE & RUTGERS FIRE INSURANCE COMPANY, 111 William St., New York, N. Y.

Olin L. Brooks, President; John R. VanHorne, Secretary.

Pacific Coast Dept., 360 Pine St., San Francisco, Calif.

GRAIN DEALERS NATIONAL MUTUAL FIRE INSURANCE COMPANY, 1740 North Meridian St., Indianapolis 7, Ind.

C. R. McCotter, President; O. M. Earl, Secretary.

A. N. Faupell, Mgr., Western Dept., 320 Omaha Grain Exchange Bldg., Omaha 2, Nebr.

- GRANITE STATE FIRE INSURANCE COMPANY**, 83 Middle St., Portsmouth, N. H.
James D. Smart, President; Leon A. Robinson, Secretary.
John A. Whalley, Gen. Agent, 209 Colman Bldg., Seattle, Wash.
- GREAT AMERICAN INSURANCE COMPANY**, 1 Liberty St., New York 5, N. Y.
William H. Koop, Chairman; Alexander R. Phillips, President; Daniel R. Ackerman,
V. P. and Secretary.
Herbert Ryman, V. P.; Percy P. Lynch, Sec'y., Pacific Coast Dept., 233 Sansome
St., San Francisco, Calif.
Charles V. Templeton, Jr., Special Agent, 532 Ford Bldg., Great Falls, Mont.
- HANOVER FIRE INSURANCE COMPANY**, 111 John St., New York, N. Y.
F. Elmer Sammons, President; Edward L. Coffill, Secretary.
Deans & Homer, Gen. Agents, 340 Pine St., San Francisco, Calif.
J. R. Carmichael, Special Agent, Hotel Carlin, Billings, Mont.
- HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY**, 200 Strongs Ave.,
Stevens Point, Wis.
L. A. Mingenbach, President; Joseph B. Beach, Secretary.
Federated Hardware Mutuals, E. C. Ellis, Manager Central Dept., Owatonna,
Minn.
J. E. Warner, Gen. Agent, 311 First Nat'l. Bank Bldg., Great Falls, Mont.
- HARDWARE MUTUAL INSURANCE COMPANY OF MINNESOTA**, 2344 Nicolett
Ave., Minneapolis 4, Minn.
H. R. Caley, President; D. F. Raihle, Secretary.
E. B. Juni, Agent, Box 713, Billings, Montana.
- HARTFORD FIRE INSURANCE COMPANY**, 690 Asylum Ave., Hartford 15, Conn.
C. S. Kremer, President; Clyde P. Smith, Secretary.
Joy Lichtenstein, Mgr., Pacific Coast Dept., 720 California St., San Francisco 20,
Calif.
W. G. Bloomdahl, Special Agent, 410 Central Ave., Great Falls, Mont.
- HOME FIRE & MARINE INSURANCE COMPANY OF CALIFORNIA**, 401 California
St., San Francisco 20, Calif.
Charles C. Hannah, President; W. Stanley Pearce, Secretary.
Ray C. Culver, Special Agent, P. O. Box 1687, Helena, Mont.
- HOME INSURANCE COMPANY**, 59 Maiden Lane, New York 8, N. Y.
Harold V. Smith, President; H. A. Payne, Secretary.
Lawrence T. Diringer, Special Agent, Ford Bldg., Great Falls, Mont.
- HOMELAND INSURANCE COMPANY OF AMERICA**, 150 William St., New York,
N. Y.
C. F. Shallcross, President; R. P. Stockham, Secretary.
S. T. Shotwell, V. P. and Manager, Pacific Coast Dept., 315 Montgomery St.,
San Francisco 4, Calif.
Crichton & Co., Gen. Agents, 333 Ford Bldg., Great Falls, Mont.
- IMPERIAL ASSURANCE COMPANY**, 55 Fifth Ave., New York, N. Y.
Thomas J. Irvine, President; J. F. Cunningham, Secretary.
Chas. A. Craft, Mgr., Pacific Coast Dept., 360 Pine St., San Francisco, Calif.
Geo. G. Newlon, Special Agent, Box 594, Helena, Mont.
- IMPLEMENT DEALERS MUTUAL FIRE INSURANCE COMPANY**, Grand Forks,
North Dakota.
A. W. Nygaard, President; J. W. Falkanger, Secretary.
- INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY**, 518 No. Delaware
St., Indianapolis, Ind.
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- GLACIER BENEVOLENT ASSOCIATION**, 20 3rd St. East, Kalispell, Mont.
Arvesta Graves, President; A. J. Casey, Secretary.
- GREAT FALLS BENEVOLENT SOCIETY**, 1307 Central Ave., Great Falls, Mont.
Dr. R. H. Armond, President; Lloyd M. Croxford, Secretary.
- JUDITH BASIN BENEVOLENT SOCIETY**, Box 1950 Great Falls, Mont.
Frank J. Herfert, Chairman of Board; M. J. Felland, Secretary.
- LAKE COUNTY BENEFIT SOCIETY**, Box 215 Ronan, Mont.
Godfrey Johnson, President; H. R. Resner, Secretary.
- MILES CITY BENEVOLENT SOCIETY**, Miles City, Mont.
Harry S. Griffith, President; James McMillan, Secretary.
- MISSOULA COUNTY BENEFIT SOCIETY**, 320 So. Higgins Ave., Missoula, Mont.
C. J. Martell, Secretary.
- NORTHERN BENEFIT ASSOCIATION**, Chinook, Mont.
Herman Kuper, President; R. H. St. John, Secretary.
- PACIFIC MUTUAL BENEFIT ASSOCIATION**, Mayer Bldg., Butte, Mont.
M. McNay, President; W. R. McNay, Secretary.
- PARK VOLUNTARY BENEVOLENT SOCIETY**, National Park Bank Bldg., Livingston,
Mont.
M. A. Clayton, President; R. A. Burnett, Secretary.
- RAVALLI PROTECTIVE ASSOCIATION**, Stevensville, Mont.
Wm. Drew, President; Ed. Wren, Secretary.
- STILLWATER BENEVOLENT ASSOCIATION**, Columbus, Mont.
O. R. McColley, President; Alice I. McColley, Secretary.
- SUNSET BENEVOLENT ASSOCIATION**, Box 234, Lewistown, Mont.
Frank G. Benson, President; Fritz Harri, Secretary.
- VALLEY BENEVOLENT SOCIETY**, 114 2nd Street West, Kalispell, Mont.
S. W. Swenson, President; H. A. Fisher, Secretary.
- WESTERN BENEFIT ASSOCIATION**, 1963 Roberts Ave., Butte, Mont.
Mrs. W. M. Palmer, President; Wellington M. Palmer, Secretary.
- WHITEFISH BENEVOLENT SOCIETY**, Whitefish, Mont.
R. F. Haines, President; Nettie Kohlmeier, Secretary.
- YELLOWSTONE BENEVOLENT SOCIETY**, 425 Stapleton Bldg., Billings, Mont.
J. O. Terrell, President; A. W. Stow, Secretary.

CODE OF ETHICS

of the

National Association of Insurance Agents

I BELIEVE in the insurance business and its future, and that the American agent is the instrumentality through which it reaches its highest point and attains its widest distribution.

I WILL do my part to uphold and upbuild the American Agency System which has developed insurance to its present fundamental place in the economic fabric of our nation, and to my fellow-members of the NATIONAL ASSOCIATION OF INSURANCE AGENTS I pledge myself always to support right principles and oppose bad practices in the business.

I BELIEVE that these three have their distinct rights in our business: first, the Public; second, the Insurance Companies; and third, the Insurance Agents; and that the rights of the Public are paramount.

TO THE PUBLIC

I REGARD the insurance business as an honorable profession and realize that it affords me a distinct opportunity to serve society.

I WILL strive to render the full measure of service that should be expected from an intelligent, well-informed insurance man. Anything short of this would be a violation of the trust imposed in me.

I WILL thoroughly analyze the insurance needs of my clients and recommend the forms of indemnity best suited to these needs, faithfully advising as to the best insurance protection available.

I WILL do my part to help bring the public to a better understanding of insurance, always so conducting my business that the fullest light of publicity can be turned upon it.

I WILL consider it a duty to cooperate with the national, state and local authorities in the prevention of fire waste and accidents.

I WILL take an active part in recognized civic, charitable and philanthropic movements which contribute to the public good of my community.

TO THE COMPANIES

I WILL respect the authority vested in me to act in their behalf in serving the public, striving at all times to live up to the agreements made with my companies.

I WILL use care in the selection of risks, and do my utmost to merit the confidence of my companies by rendering them the fullest information attainable to enable them to under-

write their insurance intelligently; nor will I withhold any facts, that may come to my knowledge, detrimental to their interests.

I WILL expect my companies to give me the same fair treatment that I give to them, and will favor those companies that subscribe to the principles of the National Association of Insurance Agents and in the conduct of their business carry out these principles.

TO FELLOW MEMBERS

I PLEDGE myself to maintain friendly relations with other agencies in my community. I will compete with them on an honorable and fair basis, make no false statements, nor any misrepresentation by omission of facts, inference or subterfuge.

I WILL consider unethical, the obtaining of business by commercial bribery, coercion or unfair influence.

I WILL adhere to a strict observance of all insurance laws relative to the conduct of my business and will studiously avoid any practices which might cause the business adverse notoriety or disrepute.

I WILL cooperate in every reasonable way with my competitors for the betterment of the insurance business and its advancement to a still higher level of service.

Realizing that only by unselfish service can the insurance business have the public confidence it merits, I will at all times seek to elevate the standards of the insurance profession by governing all my business and community relations in accordance with the provisions of this Code and by inspiring others to do likewise.

